



**Manchester
Metropolitan
University**

Roni, Naheed Nawazesh (2014) Entrepreneurship as an opportunity for disabled people: an exploration of business start-up experiences and resources. Doctoral thesis (PhD), Manchester Metropolitan University.

Downloaded from: <https://e-space.mmu.ac.uk/923/>

Usage rights: Creative Commons: Attribution-Noncommercial-No Derivative Works 4.0

Please cite the published version

<https://e-space.mmu.ac.uk>



ENTREPRENEURSHIP AS AN OPPORTUNITY FOR
DISABLED PEOPLE:
AN EXPLORATION OF BUSINESS
START-UP EXPERIENCES AND RESOURCES

Naheed Nawazesh Roni
PhD Thesis
2014

ENTREPRENEURSHIP AS AN OPPORTUNITY FOR
DISABLED PEOPLE:
AN EXPLORATION OF BUSINESS START-UP
EXPERIENCES AND RESOURCES

NAHEED NAWAZESH RONI

A thesis submitted in partial fulfilment of the requirements of the
Manchester Metropolitan University for the degree of
Doctor of Philosophy

MMU Business School
Manchester Metropolitan University

2014

**Entrepreneurship as an opportunity for disabled people:
An exploration of business start-up experiences and
resources**

Abstract

The aim of this thesis is to advance knowledge about the issues of disabled entrepreneurship. Its focus is upon understanding the experiences of disabled entrepreneurs who have developed new businesses, and how they accessed resources for start-up. Entrepreneurship research to date has almost entirely overlooked disabled entrepreneurs. This research breaks new ground by offering a unique, rich data set about the lived experiences of disabled people in becoming entrepreneurs. In entrepreneurship research Resource-Based View (RBV) is an influential and widely used theoretical framework, which sees businesses essentially as bundles of human, financial and social capital. I initially drew upon RBV to ask two key questions: firstly, how do disabled entrepreneurs use human, social and financial capital when beginning a business and secondly, how do service providers support disabled entrepreneurs? I conducted semi-structured interviews with twenty-five British disabled entrepreneurs to obtain information about their start-up experiences and acquisition of resources. In addition, I interviewed five employees from support service organisations in order to obtain their perspectives on practice with regard to disabled entrepreneurship. My analysis was guided by Grounded Theory, which I see as particularly appropriate for facilitating interpretive understanding of the social processes associated with business theory.

The most prominent finding is that the major support for start-up business was provided by the family. Families contributed human capital (business know-how and practical skills) and social capital (contacts and networks). Most significant of all was the use of family financial capital as a resource for disabled entrepreneurs, who faced difficulty accessing finance from formal sources. I found a relatively weak connection between disabled entrepreneurs and support service providers in the UK. The main theoretical contribution of the study is an extended version of RBV - derived through studying disabled entrepreneurship - that recognises family resources. There are some practical implications for fostering entrepreneurship as an opportunity for disabled people, with requisite support. In particular, I suggest that there is untapped potential in the UK for micro-credit options to enable disabled entrepreneurship. The implication of this study is that much remains to be done to make entrepreneurship more inclusive of disabled people. I suggest some potential areas of future research in disabled entrepreneurship.

Acknowledgements

First of all, I sincerely express my heartfelt gratitude to my supervisors, Professor Susan Baines and Professor Rebecca Lawthom, for their endless support, patience and encouragement throughout my studies. Professor Susan Baines, my learning torchbearer, has provided me with the big picture and detailed guidelines of my research project and showed the invisible light at the end of the tunnel for conducting a quality research on this new area. Her academic and mental support is a never-ending source of inspiration in my life. My extreme gratitude also goes to Professor Rebecca Lawthom who has shown me how to link multidisciplinary research in the United Kingdom, and have taught me many things. Rebecca also enlightened me with the light from another world, the science and art of work-life balance. To me she is a great psychologist and a wonder woman. My status as a researcher is heavily influenced by her extraordinary moral and psychological support. Indeed Susan and Rebecca are not only my research guiders but also my long-standing mentors. I am greatly indebted to them. Furthermore, I am grateful to Dr. Paul Duckett, now in Australia, for his academic support and I would like to mention the wonderful Dr. John Goldring for his invaluable software teaching, suggestions and analysis during my research. I am ever grateful to my PhD research team. I am also grateful to all my independent examiners in a very special way, especially Dr. Jenny Fisher, for adding thoughtful and important insights to my research.

I would like to thank the University of Dhaka, Bangladesh for its continuous support and the opportunity of conducting this doctoral research at Manchester Metropolitan University in the United Kingdom.

I would also like to thank all the research participants and respondents, especially the disabled entrepreneurs and officials from service provider organisations without whom I could not have carried out my fieldwork and research interviews. They gave up many hours of their valuable time to explain their business start-up experiences, their drivers, barriers and struggles that have been invaluable in understanding to my research.

I gratefully acknowledge the sacrifice my family made during this research study. My heartfelt gratitude goes to my husband Masud Quader and my two sons Abrar (Turjo) and Rahber (Dhrubo), whose constant source of encouragement rings like bells in my ears. I am also eternally grateful to my auntie, Ms. Kulsuma Begum for helping my family and managing my home during the hard period of my research work. Thanks also goes to Simon Challis for his kind support and one of my good friend Reza Latif for his motivational moral support. Moreover, my gratitude and thanks to the great Almighty for this auspicious opportunity of conducting this research in the United Kingdom.

Last but not least, I give my sincere and heartfelt gratitude to my mother *Momtaz Nawazesh* and my disabled sister Fahmida Nawazesh for their encouraging words and inspirations from my home country throughout my PhD research.

Naheed Nawazesh Roni
Manchester, 2014

Dedication

for my mother
Momtaz Nawazesh
and
All the mothers of disabled children*

My mother was widowed at the age of 28 with four little daughters. I would like to take this opportunity to salute her courage and thank her for the support and inspiration she has given throughout my life and for my sisters.*

Abstract	4
Acknowledgements.....	5
1 Chapter One: Introduction	17
1.1 Structure of the thesis.....	17
1.2 Background of the study	19
1.3 Aim and objectives.....	24
1.4 Summary	25
2 Chapter Two: Literature review on entrepreneurship and disability.....	26
2.1 Introduction.....	26
2.2 Entrepreneurship research	26
2.3 Who is an entrepreneur?	30
2.4 Resource-based view	32
2.4.1 Human capital	33
2.4.2 Social capital.....	35
2.4.3 Financial capital	38
2.4.4 Micro financing	40
2.4.5 Family support	41
2.5 Disabled people	41
2.5.1 Social model of disability.....	45
2.5.2 Support for disabled people	49
2.6 Linking disability in entrepreneurship	52
2.6.1 Some aspects of disabled entrepreneurship study	54
2.6.2 Recognising disabled entrepreneurs	56
2.6.3 Start-up resources for disabled entrepreneurs	57
2.7 Summary of review and research framework	61
2.8 Theoretical categories	65
2.8.1 Category 1: Entrepreneurship experiences	66
2.8.2 Category 2: Support services	66
2.9 Locating the research question.....	67
2.10 Summary	68

3	Chapter Three: Methods	69
3.1	Introduction.....	69
3.2	The qualitative journey.....	69
3.3	Personal position	70
3.4	Philosophical position	73
3.4.1	Why qualitative research strategy?	75
3.4.2	Research paradigm.....	78
3.5	A pragmatic journey in interpretive paradigm.....	80
3.6	The interview process.....	81
3.6.1	Research participants	82
3.6.2	The interview phases	82
3.6.2.1	Main phases: the major participants	84
3.6.2.2	Sub-phases: support service providers (SSPs).....	87
3.6.3	The quality of Interviewing.....	90
3.6.4	Preparing the interview guide	91
3.6.4.1	Piloting the interview.....	92
3.6.4.2	Interview: scheduling and conducting	93
3.6.5	Interview: before and after.....	94
3.6.6	Interview probing experiences.....	95
3.7	Data collection: semi-structured Interview.....	96
3.8	The methodology of grounded theory	98
3.8.1	Grounded theory approach	100
3.8.2	Techniques of grounded theory.....	103
3.8.3	Grounded theory analytical elements	104
3.8.4	Theoretical sensitivity and sampling.....	105
3.8.5	Analytical method.....	106
3.8.6	Theory development	107
3.8.6.1	Coding and categorising the data	108
3.8.6.1	Theoretical memos and diagrams.....	109
3.8.6.2	Literature as a source.....	109
3.8.6.3	Negotiation matrix in grounded theory analysis	109

3.8.6.4	Limitations of grounded theory analysis	110
3.9	Negotiating potential data access	112
3.10	Validity and reliability	113
3.11	Ethical considerations.....	114
3.11.1	Research ethics approval.....	114
3.11.2	Conducting research ethics	115
3.11.3	The initial role of research intermediaries	115
3.11.4	Dealing with participants	117
3.11.5	Anonymity and confidentiality	118
3.11.6	Ethical governance.....	119
3.12	Summary	119
4	Chapter Four: An overview of respondents	122
4.1	Introduction.....	122
4.2	Phases of research.....	122
4.2.1	Phase 1 overview.....	123
4.2.2	Phase 2 overview.....	124
4.2.3	Phase 3 overview.....	125
4.3	Participant overview.....	126
4.3.1	Overview of disabilities.....	128
4.3.2	Overview of age, gender and ethnicity	129
4.4	Business type overview	131
4.4.1	Motivation for business	132
4.4.2	Self-interests and opportunities	133
4.5	Diverse start up experiences	135
4.5.1	Family support	135
4.5.2	Business ownership formation.....	136
4.5.3	Flexible working hours: work-life balance	138
4.5.4	Complexity of the state welfare benefits system	140
4.5.5	Social expectation	141

4.6	Summary	144
5	Chapter Five: Business capital and resource experiences	145
5.1	Introduction.....	145
5.2	Human capital experiences.....	145
5.2.1	Education experience.....	147
5.2.2	Employment experience.....	150
5.2.2.1	Family Employment	151
5.2.2.2	Family business environment: Motivator of human capital.....	153
5.2.2.1	Previous paid-job employment experience	154
5.2.3	Self-employment experiences	155
5.2.4	Business management skills experience	156
5.3	Disability as a motivator	158
5.4	Financial capital experience.....	159
5.4.1	Conventional financial institution experience	161
5.4.2	Community lending experience	163
5.4.3	Non-conventional source of finance	166
5.4.3.1	Informal family finance as initial source	167
5.4.3.2	Savings from carer allowances	169
5.4.3.3	Personal savings	170
5.4.3.4	Friends with other sources.....	171
5.4.4	Grants and awards for new business development	172
5.4.5	Mixed funding experiences.....	173
5.5	Social capital experiences	174
5.5.1	Social association experience	174
5.5.2	Social relation experiences	175
5.5.3	Networking experience.....	177
5.5.4	Professional network experience.....	178
5.5.5	Community network experience	179
5.6	Summary	180
6	Chapter Six: The perspective of support service providers	182
6.1	Introduction.....	182

6.2	Respondents from three support service providers	182
6.3	Reasons for providing entrepreneurship services for disabled people .	183
6.3.1	Economic empowerment.....	185
6.3.2	Integration efforts	189
6.3.3	Business start-up and the benefits	190
6.4	Understanding business resources for disabled people	193
6.4.1	Human capital resources.....	194
6.4.2	Social capital resources	197
6.4.3	Financial capital resources	199
6.5	Conclusion: how do SSPs support entrepreneurship services for disabled people?	201
6.6	Summary	203
7	Chapter Seven: Revisiting resource-based view	205
7.1	Introduction.....	205
7.2	Analysis with negotiation matrix	205
7.2.1	Matrix 1: Start-up human capital experience	208
7.2.2	Matrix 2: Start-up financial experience	210
7.2.3	Matrix 3: Start-up social capital	212
7.2.4	Implications of matrices analysis	214
7.3	Discussion: Revisiting resource-based view	216
7.3.1	Experiences of business start-up resources	216
7.3.2	Human capital experience.....	219
7.3.3	Social capital experience.....	220
7.3.4	Financial capital experience	223
7.3.5	Community fund experiences	224
7.3.6	Issues of austerity measures.....	226
7.3.7	A new capital lens	227
7.3.8	Preliminary model of start-up resource experience.....	228
7.4	Summary	232

8	Chapter Eight: Contribution and Conclusion	233
8.1	Introduction.....	233
8.2	Study context.....	233
8.3	Summary of key findings and implications	234
8.3.1	Entrepreneurship career for disabled people.....	235
8.3.2	Disabled entrepreneurship as home-based life-style	236
8.3.3	Family capital	237
8.3.4	Weak support from service provider	238
8.4	Contribution to new knowledge	240
8.4.1	RBV Family capital.....	240
8.4.2	RBV theory for disabled people.....	241
8.4.2.1	Human capital as stimulatory assistance	243
8.4.2.2	Social capital as supportive assistance.....	244
8.4.2.3	Financial capital is sustainable assistance.....	245
8.4.2.4	Access to finance	246
8.5	Transferability	248
8.6	Fulfilment of research objectives.....	250
8.7	Strength and limitations of the study	252
8.7.1	Limitations of the study	253
8.8	Potential areas of future research	255
8.9	Concluding remarks.....	256
8.10	Recommendation	259
8.11	Dissemination	261

References.....	263
------------------------	------------

Appendices

1.	Appendix 1: Article 1.....	304
2.	Appendix 2: Article 2	312
3.	Appendix 3: Request letter for interview	323
4.	Appendix 4: Informed / Request letter for consent	324

5.	Appendix 5: Consent form	325
6.	Appendix 6: Piloting interview	326
7.	Appendix 7: Interview guide and schedule - 1st phase	328
8.	Appendix 8: Interview guide - 2nd phase.....	329
9.	Appendix 9: Interview guide - 3rd phase	331
10.	Appendix 10: Disabled entrepreneur's background information.....	336
11.	Appendix 11: Interview guide for SSP participants.....	337
12.	Appendix 12: Sample transcript.....	339
13.	Appendix 13: Coding structures.....	358
14.	Appendix 14: Node from NVIVO.....	362

LIST OF TABLES

No.	Table* Description	Page
2.1	Historical perspective of entrepreneurship study	26
3.1	Twenty-five UK Disabled entrepreneurs' general portfolio	85
3.2	Three support-service providers (SSP) organisation	89
4.1	Phase 1* overview	123
4.2	Phase 2* overview	124
4.3	Phase 3* overview	125
4.5	Disabled entrepreneurs by age, gender and root of ethnicity	128
5.1	Basic human capital with 25 disabled entrepreneurs' business	145
5.2	Sources of start-up financial experiences	159
7.1	Conceptual Negotiation Matrix (NM) between DE and SSP experiences	206
7.2	Matrix 1 for start-up human capital experience	208
7.3	Matrix 2 for start-up financial experience	210
7.4	Matrix 3 for start-up social capital	212

**The numbering of tables denotes the corresponding chapter number. For example, table 2.1 is from chapter two, table 4.3 is from chapter four, table 6.1 is from chapter six, etc.*

LIST OF FIGURES

No.	Figure* Description	Page
2.1	Basic business start-up experiences of disabled entrepreneurs from resource-based view framework	63
2.2	Research question layout	64
3.1	Interview phases	83
3.2	The GT coding process	104
3.3	Summary of methodological design	120
4.1	General classification of disabilities from 25 UK disabled entrepreneurs	128
5.1	Level of educations as human capital experiences	149
7.1	Primary model of start-up resource experience	230
8.1	RBV theory for disabled people	241

**The numbering of figures denotes the corresponding chapter number. For example, table 2.1 is from chapter two, table 4.3 is from chapter four, table 6.1 is from chapter six, etc.*

ABBREVIATIONS

CDFI	=	Community Development Financial Institution
DDA	=	Disability Discrimination Act
DE	=	Disabled Entrepreneurs
DLA	=	Disability Living Allowances
DP	=	Disabled People
DPO	=	Disabled People's Organisation
ISP	=	International Service Provider
LSP	=	Local Service Provider
FC	=	Financial Capital
HC	=	Human Capital
GT	=	Grounded Theory
MF	=	Micro Finance
MFI	=	Micro Finance Intermediaries
N	=	Node
NM	=	Negotiation Matrix
NSP	=	National Service Provider
RBT	=	Resource-Based Theory
RBV	=	Resource-Based View
SC	=	Social Capital
SMD	=	Social Model of Disability
SSP	=	Support Service Providers
SSO	=	Support Service Organisation
PWD	=	People with disabilities
NGO	=	Non-government organisation
[xxx]	=	Identity hide for ethical reason {used in qualitative data presentation}

1 Chapter One: Introduction

This research is exploratory in nature and adds new knowledge to the field of disabled entrepreneurship with a resource-based view. The focus of the research is on disabled entrepreneurs' business resource experiences. Disabled entrepreneurs and their start-up business experiences are at the heart of this study. The research explores how disabled entrepreneurs in the United Kingdom use start-up business resources, seen through the lens of resource-based view theory (Barney, 1991). I, as a doctoral researcher, was engaged in this study with the aim of exploring the different experiences of twenty-five disabled entrepreneurs in the United Kingdom. In addition, I also identified the entrepreneurship service from UK support service providers for disabled people and interviewed five representative stakeholders from these organizations. The thesis contains eight chapters. This chapter gives the structure, the background to the study, as well as the aim and objectives of the research.

1.1 Structure of the thesis

The thesis is organised into eight chapters. Chapter one introduces my research and the background of this study. It explains the research context as well as the aim and objectives of this research. Chapter two presents a literature review of entrepreneurship and disability related fields. I discuss the different types of resource capital and how they relate to start-up business experience using resource-based view (RBV) business theory. I also develop a preliminary theoretical framework and conceptual categories of understanding before I make my methodological consideration of data collection.

Chapter three covers the methods and research ethics. It contains my philosophical position, clarification, chosen methodology for research strategies, and interview experiences with respondents. By involving an exploration of subjective experiences I use a qualitative research paradigm. I discuss the justification for using a qualitative approach to address the

question. I then discuss three different versions of grounded theory for my analytical approach, as the method of data analysis is based predominantly on ontological and epistemological principles tied to the research query.

Chapter four is a general overview of the major respondents (disabled entrepreneurs) in terms of biographical data. Using the preliminary findings from a small group of UK disabled entrepreneurs, data is presented around their business profiles. The content of the primary findings includes the nature, size, background, history and characteristics of their businesses in the UK and then elaborates on an important overview of business type.

Chapter five consists of the findings and explanation of primary data that was collected from three phases in my research under the grounded theory analytical framework. The chapter begins setting out the different capital experiences of respondents using their business start-up resource environments. Drawing on the resource-based view, I used human, financial and social capital resources for analysis. Here, all explanations are linked with prior theory development to new knowledge contributions with all of the coding explanations followed by grounded theory axial and selective coding mechanisms.

Chapter six presents the findings and analysis of the respondents from UK support service providers, which focuses on how disabled entrepreneurship is supported. The resource-based lens is used here to explore three forms of capital support for start-up entrepreneurship services. This chapter outlines how the support service providers (SSP) deliver entrepreneurship services to disabled entrepreneurs. In particular, in what ways service providers are enabling or supporting disabled people and entrepreneurs.

Chapter seven has two parts. First, using findings from the previous three chapters I present a negotiation matrix where two different sample data sets have been used from disabled entrepreneurs versus support service organisations. Using such data, three negotiation boxes were made to clarify the perception of disabled entrepreneurs' experiences and expectation gaps

with support service provider organisations. The second part begins the discussion with a preliminary model being presented. The chapter discussion concludes with a diagram of a start-up resource experience model that leads to clarifying the resource-based view theory for disabled people.

Chapter eight is the final chapter and shows how my research aims and objectives are met. It highlights the findings and concludes the thesis showing the strengths and limitations of this study, the contribution to new knowledge, its transferability, and the thesis conclusion with some recommendations for potential areas of further study on the topic of disabled entrepreneurship research. From my in-depth analysis and findings on start-up business resource experiences, I propose a new and valuable overview of resource-based theory for disabled people.

1.2 Background of the study

Disabled people are largely invisible, ignored and excluded from mainstream entrepreneurship development (Burchardt, 2003); moreover the study of disabled entrepreneurship is a new field of study in entrepreneurship research (Bichard et al., 2008, Burchardt, 2003, Logan, 2009). However, there is evidence that self-employment in the form of entrepreneurship provides a viable employment alternative in a climate of increased competition for scarce jobs and reduced wages (Garten, 1999). Prior research acknowledges that there is a role of entrepreneurship in helping disadvantaged people in society break away from their unprivileged positions (Alvord et al., 2004; Brown and Covey, 1987). It is also evident that entrepreneurship can serve as a potential device for poverty alleviation (Bornstein, 2004; Taub, 1988; Krishna et al., 1997), as a solution to unemployment or discrimination in the labour market (Fairlie, 2005; Glazer and Moynihan, 1970) or a tool for the social inclusion of minority groups (Andersson et al., 2006; Fairlie and Meyer, 1996; Maher, 1999; Mata and Pendakur, 1999). However, entrepreneurship opportunities have not reached all segments of the population equally (Reynolds, 2002). Chrisman and Carsrud (1991) identified economically disadvantaged people like women, minorities and disabled people, and argued that such

disadvantaged people have not experienced similar self-employment/ entrepreneurship earnings or success rates as the white male able bodied population. Several predictors of successful entrepreneurship outcomes are not achieved for the economically disadvantaged. Access to finance is one of those. This predictor is constrained by access to capital and eventually business resources (Chrisman and Carsrud, 1991; Alvareza and Busenitez, 2001). However, minority groups in the UK, especially disabled people, experience significantly limited access to business start-up finance with other resources than the general population (Logan, 2009). Business resources and capital are the major resources required for starting self-employment.

In theory, resource-based view (RBV) has developed to assess how bundles of resources available to business firms contribute to their success (Barney, 1991). However, the resource-based view theory is also undeveloped in small or micro businesses and other areas (Lockett et al., 2009). RBV theory acknowledges that entrepreneurship, especially for business start-ups, is a complex but evolving part of the resource-based capital framework. Interestingly, there is no single research study associated with the resource-based view of disabled people and their firms. Presently, in the UK, there is a growing social awareness of entrepreneurship that is directed at initiating and developing disabled people's entrepreneurial activity that has the potential to improve the social and economic positioning of its participants (Pagan-Rodriguez, 2009; 2011b). Importantly there is a need to know more about the business of disabled entrepreneurs.

It is argued by Burchardt (2003) and Boylon and Burchardt (2002) that disabled people should be brought within the scope of economic activities via entrepreneurship and should be given the opportunity to participate in business activities within the economy (Noakes, 2006). Strategically, it has been suggested that self-employment offers greater flexibility than paid employment, in terms of the individual's discretion over the length, location and scheduling of their work time (Bardasi, 2000). It is known that the entrepreneurial career has several distinct phases, such as business start-up, survival, sustaining, growth, success, decline and shut down (Majid, 2003;

Rahman, 1999; Reuvid, 2006). The decision to embark on an entrepreneurial career has been influenced by a variety of events and factors, some personal and some environmental (Arnold, 2005), but issues associated with disabled people becoming entrepreneurs have not been widely explored (Pavey, 2006). Disabled people typically have fewer opportunities to escape poverty than non-disabled counterparts have (Boylon and Burchardt, 2002; Moodie, 2010; Shakespeare, 2006; Shier et al., 2009; Oliver and Barnes, 1998). Therefore, developing a small business or enterprise can be a vehicle used by disadvantaged people to secure a foothold in employment and self-employment. As such, disabled people should not be excluded from the minority group of 'growth actors' namely the 'entrepreneur' (Roni, 2007a; 2007b).

Although entrepreneurship¹ or self-employment can be understood as a personal issue (Baum et al., 2004), it can be an important vocation, and we need to understand its role in the development of human capital (Zahra and Dess, 2001). A generally accepted and people-oriented meaning of entrepreneurship has emerged, that entrepreneurship is the process of creating something new with value by devoting the necessary time and effort and receiving personal satisfaction (Hisrich and Peters, 2004). Begley et al. (2005) suggested that a crucial barometer of economic freedom and well-being is the creation of new firms in all sectors of the economy by all segments of society. Self-employment in the form of entrepreneurship may also be used to address environmental barriers to employment (Arnold et al., 2005). Hence, entrepreneurship potentially provides economic independence for disabled people. However, Burchardt (2003) identified a number of factors that limit or exclude disabled people from becoming entrepreneurs, including difficulties in obtaining start-up capital, unhelpful attitudes of business advisors and a lack of access to appropriate training and support.

The meaning of disability is a complex phenomenon to measure for a number of reasons. People's understanding of disability and concepts of disability vary

¹ The term 'Entrepreneurship' and 'Self-employment' are used interchangeably in this research.

(DWP, 2006). My research has adopted the legal definition of disability in the UK associated with the Equality Act (2010) and the social model of disability (Barnes et al., 2004; Goodley, 2010). The Equality Act (EA) legally defines a disabled person as someone who:

‘has a physical or mental impairment that has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities.’ (Equality Act 2010: chapter 15, part 2: section 6)

Current estimates suggest that there are likely to be around fourteen million people in the UK who fall under this definition (ONS, 2013) and the UK government is spending more than £150 million on different categories for disability benefits and allowances (UK Budget speech, 2013). However, the meaning of the social model of disability (Barnes et al., 2004) is based not on a disabled person's impairment but on how society reacts to their disability (Barnes et al., 2003). In employment practice and research, the issue of disability is consistently found to have negative effects on self-employment outcomes as measured by employment rates (Jones, 2005a). However, Larsson (2006) argued that entrepreneurship has become an important alternative for many people as a way to increase both security and flexibility under the (self) employment umbrella. It provides flexibility to work non-traditional hours so that individuals can address health issues that may accompany a disability (Burchardt, 2003). It has been suggested (Handojo, 2004) that disabled people, as individuals and in groups, can become direct employers, and develop their own entrepreneurship or self-employment. In recent years, an increase in self-employment has been one of the most significant changes in European labour markets. Self-employment has become a source of economic growth in industrialized and less developed countries (Organisation for Economic Co-operation and Development [OECD], 2005). The promotion of entrepreneurship constitutes a fundamental pillar of the European Union's employment strategy (Parker, 2004). Within this context, self-employment in the form of entrepreneurship can be used as a viable employment outcome for disabled people, especially for those with severe disabilities. According to Gartrell (2010) entrepreneurship is very important to understand the current employment options for disabled people,

which include supported employment, early return to work strategies and self-employment, among others. Overall, the evidence appears (Boylan and Burchardt, 2002; Jones and Latreille, 2006; Pagan-Rodriguez, 2009; 2011a) to favour the view that, for those with work limitations, self-employment is a voluntary choice driven by non-monetary motives. Compared to standard jobs, self-employment may provide a better accommodation for disabilities or other health problems by offering the flexibility of choosing location, environment, and hours of work.

The study of disabled entrepreneurship is relatively new and started in the mid-90s in the UK within a very limited scope (Bichard et al., 2008; Burchardt, 2003; Logan, 2009). There is much literature in the wider field on entrepreneurship, for instance industry specific, geographical or regional specific and entrepreneurial behaviour (Bjerke, 2007; Chell, 2007; Chell et al. 1991; Gartner, 1988; Mueller et al., 2012). Nevertheless, the connection with disability is almost ignored and invisible. On the other hand, literature on disability research is growing, taking into account the consideration of discrimination, rehabilitation, employment, unemployment, under-employment and other political issues (Goodley et al., 2014; Jones and Latreille, 2006; Moodie, 2010; Oliver and Barnes, 1998; Shakespeare, 2006). However, there is nothing specific on start-up business resources for disabled people and entrepreneurship study, and little study (Lorenzo et al., 2007) has been conducted to examine disabled entrepreneurs' business experience in the UK to date.

Traditionally, entrepreneurs' experience plays a central role in economy, evaluation, and exploitation of opportunities that fuel the emergence and growth of new business firms and development. Taking a perspective that provides new insight into the experiences of disabled entrepreneurs in emerging and growing new business firms and their ownership can make a significant contribution to the new and growing field of disabled entrepreneurship. Therefore, in my research, I have focused on how disabled entrepreneurs have experienced their start-up business resource capital. I believe that the contents of resource-based view (RBV) theory (Lockett et al.,

2009) can theoretically inform how we understand the capabilities of new business development under the entrepreneurship route. There are two components of the RBV for a business start-up, the resources (tangible and intangible) and its capabilities for managing continuous improvement (Alvareza and Busenitez, 2001). My definition of capability of any individual (person) or firm (business) in relation to resources is how capital resources are acquired and mobilised. In relation to that, the personal capabilities of an individual are also important for entrepreneurial start-up. I have conceptualised three main business resources within disabled-owned business firms during the passage of the business start-up. Human, social and financial resources are the core business resources of new business development (Barney, 1991; 2001). Thus, my study shows how those three forms of resource capital are utilised within their new business start-up journey by disabled entrepreneurs. However, this resource framework has been less explored and not studied as much with disabled entrepreneurs. The ways in which different capital and business resource enable the starting up of new business are still under-researched in relation to disabled entrepreneurs. Therefore, I made a specific aim and some objectives for this study.

1.3 Aim and objectives

My research aims to gain a better understanding of the topic of disabled entrepreneurship. To meet this overarching aim, my research objectives are as follows:

1. To offer an original, empirically grounded insight into the lived experience of business start-ups for disabled people in the UK;
2. To explore start-up business experiences through the lens of resource-based view;

3. To gain an understanding of the scope of UK support service providers on delivery and their practice of entrepreneurship services for disabled people;
4. To contribute new knowledge on the topic of resource-based view with disabled entrepreneurship.

1.4 Summary

This chapter gives the study background, research aims and objectives and the structure of the thesis. The next chapter (Chapter two) develops the research questions by discussing the relevant literature on entrepreneurship, resource-based views, and disability studies which provides the rationale for studying disability and entrepreneurship.

2 Chapter Two: Literature review on entrepreneurship and disability

*'People do not have to be well educated, able-bodied or rich to start a business'.
(Moodie, 2010: 44)*

2.1 Introduction

This chapter presents a review of entrepreneurship literature through the lens of entrepreneurship and resource-based view theory. It also discusses the definitions of entrepreneurship and disabled people. This chapter offers an understanding and critique of the literature that was available at the outset of the new area of multidisciplinary research into entrepreneurship and disability, which provides the rationale for the research questions addressed in my thesis. More specifically, it covers different contexts of my study such as constructing disability in entrepreneurship and support service provisions which are relevant in the wider context in which disabled entrepreneurship occurs.

The chapter begins with an exploration of the tradition of entrepreneurship, who is an entrepreneur, resource-based view theory in entrepreneurship and then links this to disabled people² in self-employment or entrepreneurship. However, I tried to contextualise and connect the two different multidisciplinary domains of the business start-up and disabled people connecting them through entrepreneurship. The chapter concludes by restating my research questions within the theoretical framework where my research aims are addressed.

2.2 Entrepreneurship research

Entrepreneurship is a multidisciplinary subject (Landstrom, 2005). It may be seen as a group of closely related concepts such as change management, innovation, environmental turbulence, product development, individualism and

² My research use the term “disabled people”, “people with disabilities”, “disabled person” and “persons with disabilities” sometimes interchangeably (see section 2.5 for more)

meaningfulness (Bjerke, 2007; Down, 2010). Entrepreneurship can be researched or studied from many different points of view; from that of the economist, sociologist, financial theorist, business practitioner, historian, psychologist or the anthropologist. Each discipline broaches the subject with its own concepts and notions. The following table shows the historical tradition and development of entrepreneurship research up to 2012.

Table 2.1: Historical perspective of entrepreneurship study

Time	Discipline	Domain	Entrepreneurship Scholars
1700	Economics	The Physiocratical School (Quesnay and Baudeau)	Cantillon (1755)
1800	Economics	Influences from Germany (Von Thunen, Mangoldt and Menger)	Say (1814; 1828)
		Influences from the USA (Walker, Hawley, Clark and Knight)	
1900	Economics	Harvard Tradition (Schumpeter, Cole and Chandler)	Schumpeter (1911; 1934)
		Human Action Tradition (Von Hayek, Mises and Kirzner)	
1950	Behavioural science	Behavioural Approach Weber (1904) Murray (1938)	McClelland (1961)
1960		Personal Characteristics (Rotter and Ketz de Veris)	
		Typologizations (Smith, Collins et al. and Stanworth and Curren)	
1975	Management studies	Studies in Great Britain (Bolton, Boswell and Deeks)	Birch (1979)
1985	Entrepreneur	Classification	Gartner (1988)
1990	Multidisciplinary research	Small Business	Storey (1994)
2000	Resource-based view	Firm's Competitiveness, Performance	Burney (2001) Lockett (2009)
2005	Minority and social inclusion	Ethnic, Marginal, Social Inclusion	Ram and Jones (2003)

			Blackburn and Ram (2006)
2012	Start-up businesses	Start-up Behavioural and Opportunity Stage	Mueller (2012)

Source: Author's construct and partially adapted from Landstrom (2005) and Bjerke (2007)

The tradition of entrepreneurship research shows there are huge developments within the entrepreneurship domain, connected with many disciplines. If entrepreneurship has obvious economic consequences, it should not only be studied economically, but also historically, psychologically, sociologically, geographically and politically (and this is obviously not a comprehensive list). Moreover, the domain of entrepreneurship research has evolved over time, and many authors have made interesting contributions to a set of questions at the individual, firm and macro-levels (see table 2.1). Therefore, it is expected that entrepreneurship research will enrich understanding and address new sets of problems and phenomena. One current debate centres on whether the primary academic interest of entrepreneurship should be focused on two alternatives (Bjerke, 2007). The first alternative is the use of chances and opportunities (Shane and Venkataraman, 2000), that is how, by whom, and with what effects, chances and opportunities to create future products and services are discovered, evaluated and exploited. The second alternative is the process of the development of new organisations for doing business (Gartner, 1988). As a researcher, I believe, as does Davidson (2003), that these two alternatives could be combined into one. In this case the research field of entrepreneurship can be defined as covering the process of the development of new business ventures, including the ways in which chances and opportunities arise and how they are manifested in new organisations.

Entrepreneurs play a central role in the discovery, evaluation, and exploitation of opportunities that fuel the emergence and growth of business ventures (Gibb, 2001; Mueller et al., 2012). My research has broached a new area of entrepreneurship, that is, entrepreneurship as an opportunity for disabled

people. I now turn to the small existing literature on entrepreneurship and disability.

I undertook a comprehensive search of the relevant journal indices and found that literature on entrepreneurship for disabled people is minimal. However, there are a few useful studies (Boylan and Burchardt, 2002; Pagan-Rodriguez, 2009) that can help to highlight the issues and opportunities for those seeking to maximise the outcomes of initiatives designed to assist disabled people through entrepreneurship development.

A few studies (e.g. Boylan and Burchardt, 2002; Pagan-Rodriguez, 2009; Pagan-Rodriguez, 2011a) indicate that disabled people may have a greater tendency to be self-employed than people without disabilities. Although a lack of access to organisational employment may partially explain this phenomenon, there is evidence which suggests that entrepreneurship for disabled people provides a number of important personal, social and financial advantages over regular employment, making it a possible first vocational choice rather than simply a necessary fall back when institutional employment is inaccessible. If this is the case, then promoting and ensuring the effectiveness of initiatives designed to help more disabled people become entrepreneurs may help to improve both the social and economic conditions of this disadvantaged group.

As for the personal and social implications of entrepreneurship, European Community Household Panel data for 13 European countries indicate that entrepreneurs with disabilities often found that self-employment allowed them to accommodate their disabilities better than organisational employment, and reported higher levels of satisfaction with their work than disabled people who were employed by others (Pagan-Rodriguez, 2009). De Clercq and Honig (2011) suggest that some of the benefits that disabled people may derive from entrepreneurship are a sense of control over their environment, independence, and the satisfaction that comes from being a contributing member of society. Furthermore, they found that those limited employment opportunities that may be available to disabled people were often seen to

underutilise their skills and abilities, and were therefore unsatisfying. In line with these indications, researchers (e.g. De Clercq and Honig 2011; Ipsen et al., 2003; Larsson, 2006) highlight the need for vocational rehabilitation agencies, and public policy in general, to make entrepreneurship development for disabled people a greater priority and commit more specialised resources to this area. Early indications suggested that this call was being answered. For example, Arnold and Ipsen (2005) reported that vocational rehabilitation agencies adopted policies more favourable to self-employment over the 11 year period from 1991 to 2002, and that in the UK many agencies were offering self-employment services as an option to their clients by the end of that period. But there is some indication that the growth in entrepreneurial initiatives for disabled people may be waning. The next section explains the meaning of entrepreneur since it is important to know who is an entrepreneur and who is not.

2.3 Who is an entrepreneur?

Extensive research over the past 25 years has looked for the characteristics of entrepreneurs that drive them to choose self-employment instead of wage work. Blanchflower and Oswald (1998) define the typical research question in their research as ‘what makes an entrepreneur’? Blanchflower’s later work notes that the simplest kind of entrepreneurship is self-employment (Blanchflower, 2004). I therefore follow these authors, and many others, by using ‘entrepreneur’ and ‘self-employed’ interchangeably (Blanchflower, 2004; Parker, 2000). The problem of defining the word ‘entrepreneur’ and establishing the boundaries of the field of entrepreneurship has still not been solved. As Gartner (1990) wrote:

“Is entrepreneurship just a buzzword, or does it have particular characteristics that can be identified and studied?” (Gartner, 1990:16)

An entrepreneur is someone who undertakes or aims to start an enterprise or business with the chance of making a profit or loss (Hisrich and Brush, 1986). Although there is no universally agreed definition of the entrepreneur, there has been an increasing focus on education and training in entrepreneurship

from support service providers, and on the traits and personality-based indicators of potential entrepreneurial success. Moodie (2010) argued in his book that a person does not have to be well educated, able-bodied or wealthy to start a business. Although it may be easier for able-bodied people and those with potential capital to start up a business, its success depends on the efforts of the business owner – the entrepreneur.

Given the current academic political importance of entrepreneurship, it could be viewed as a social construct developed, co-opted and re-imagined to suit the perceived needs of our contemporary cultural, political and economic context (Mueller et al., 2012). For example, feminist research has suggested that there is an inherently masculine gender construction in received notions of the entrepreneur and definitions of entrepreneurship (Welter, 2011). Similarly, entrepreneurial and business success have been linked with traditional 'able-bodied' traits such as risk-taking, aggressive competition, individualism and the pursuit of personal wealth and status (Burke et al., 2008). In entrepreneurship research, Shane et al. (2000) were particularly influential in shaping the modern concept of entrepreneurship, invoking ideas of the entrepreneur as combative and status driven, seeking to prove themselves better than others and whose ideas and actions result in 'creative destruction' (Schumpeter, 1934).

Some successful 'self-made men' have become cultural heroes, embedded within the public consciousness as 'true' entrepreneurs and, as such, are highly visible, high status individuals. The sense of specialness (for example gender or able-bodied-ness) and the idea that only extraordinary individuals can be 'true' entrepreneurs significantly raises the perceived status of entrepreneurship and is a potential barrier for those considering their career options in this light.

I now turn to one of the most influential approaches in entrepreneurship research – the resource based view (Alvarez and Busenitez, 2001; Barney, 2001).

2.4 Resource-based view

The resource-based view (RBV) of the business firm is prominent in entrepreneurship research (Barney et al., 2011). It helps to establish and recognise the resources and capabilities of the business, which are important in understanding its competitive advantage. RBV defines resources and business capabilities as bundles of tangible and intangible assets, including management skills, organisational processes and routines, and information and knowledge (Barney et al., 2011). Resources are generally defined as:

“...all assets, capabilities, organisational processes, firm attributes, information, knowledge, etc. controlled by a firm.” (Barney, 1991:101)

The RBV lays emphasis on the internal analysis of the differences in resource endowments across firms (even within the same industry), and explains how these differences can be a source of sustainable competitive advantage (Barney, 1991). Resources contribute to such performance advantages because they are valuable, rare, costly to imitate, and non-substitutable. The extent of their value is context-dependent (Barney, 2001; Conner, 1991; Priem and Butler, 2001), and determined in relation to such conditions as business strategy and external environments (Priem and Butler, 2001). In presenting the resource-based view, Barney (1991) classifies a firm's resources into three categories: (i) human capital resources, including experience, training, skills and relationships amongst managers and workers; (ii) physical capital resources, including physical technology and geographical location; (iii) organisational capital resources, including the formal and informal planning of the firm and its environment. However, in relation to entrepreneurship, there is a tradition of focusing on three forms of capital resources: human, social and financial (Jayawarna et al., 2007). My study links capital resources to the entrepreneurs; therefore it is pertinent to explain basic resource-based content (see following sub-sections).

Not only economic and cultural factors have an impact on a person's actions, which are also influenced by socioeconomic status, gender, age, length of community residence, education and other human capital (Lockett et al.,

2009). In those terms, people vary in the extent to which a particular culture influences their behaviour. Thus, to understand the entrepreneurship of members of minority groups, research needs to investigate the complex interrelationship between the social and cultural factors that underpin the socioeconomic context in which individuals live. From the perspective of a sociocultural point of view, I consider resources not as internally held, but as emergent from the social conditions occupied by disabled people in the UK. However, there is little knowledge about the unique ways in which disabled entrepreneurs access these resources. In the following section I discuss the definition of three main forms of resource capital and how they relate to my study.

2.4.1 Human capital

Human capital can be defined as individual capabilities, knowledge, skills, and working experience (Rikowski, 2001). There are also other aspects of human capital (HC), such as age, ethnicity and gender (Becker, 1964). A number of studies have investigated the relationship between human capital and business performance. The influence of human capital on the survival chances of newly-founded businesses has been identified in research by Bruderl et al. (1992), in which nearly 2000 founders of businesses in Germany were surveyed. The conclusion was that those who possess a high stock of human capital are:

“... in a better position to identify promising business opportunities and to set up firms with high survival prospects.” (Bruderl et al., 1992:238)

However, Rikowski (2001) takes a different view, seeing human capital as the contemporary capitalist formulation of the capacity of the individual. This view maintains that those who have more business education and management experience are opportunistic, utilise external advisors, and are more likely to be successful. Furthermore, evidence from a study in Sweden shows that general human capital influences new firms' chances of survival and growth (Cooper et al., 2000). Hancock (2001) placed human capital at the centre of the overlapping domains of social, ecological and economic capital, viewing it as an embodiment of the characteristics of healthy, well-educated, skilled,

innovative and creative individuals, who are engaged in their communities and participate in governance. The results showed that human capital has a positive effect on entrepreneurial activity. In addition, Jack and Anderson, (1999) argues that human capital such as education and business management experience are the most influential determinants when it comes to the survival and growth of new businesses. However, the relationship between educational attainment and entrepreneurship is complex, with polarisation between highly qualified individuals, and those with low educational attainment and/or relatively few qualifications (Millan et al.,2012). They also suggest that the likelihood of success amongst movers into self-employment from reliance on benefits is significantly lower than for those with higher qualifications. Furthermore, the effect of having a degree is statistically significant, literally doubling chances of survival (Meager et al., 2003). It can therefore clearly be seen that there is a distinct relationship between academic qualifications and self-employment.

The term human capital in respect of entrepreneurship concerns the knowledge and skills acquired through formal and informal learning (Becker, 1964) in stimulating entrepreneurial entry and experiences. In terms of business breakout, human capital influences the way that entrepreneurs organise resources into strategy and develop new knowledge resources (Brush et al., 2008). The relative value of human capital in succeeding in business depends on the fit between education, work/life experience and business strategy. Educational attainment has also been recognised (Haber and Reichel, 2007) as the prime resource of human capital in the context of business management studies. Education is mostly associated with communication and human relationship skills. Educational attainment equips the individual with a capacity for constantly redefining these skills according to the changing working environment or entrepreneurial context. Other researchers (Shrader et al., 2007) broaden the scope of the human capital category to include the experience of growing up in a family business, and relevant recent work experience. The stock of human capital in terms of business resources has been further explained as sustainable livelihood human assets for people with disabilities (DFID, 2000). My research

conceptualises how the process of acquiring start-up human capital relates to the experiences faced by disabled entrepreneurs.

2.4.2 Social capital

Social capital can be defined as:

“... the network of relationships that individuals have with the stakeholders.” (Riddell et al., 2001: 474)

According to Davidsson and Honig (2003), there are five major forms of social capital, these are trust, beliefs, norms, rules and network. It is argued that the term social capital concerns the networks through which entrepreneurs gain access to important resources, information and capital (Curran et al., 1994).

Social capital can be conceptualised as assets that derive from social relationships. This term is sometimes used to refer to an attribute of a community. In this study, however, my view is that of social capital as an attribute of individuals. Bourdieu's (1986) work generally emphasises social capital as an attribute of an individual in the sense that individuals only benefit if they are themselves embedded in a network with a particular form, not from the existence of the network *per se*. A number of studies have suggested that social capital is an important factor in understanding different rates of self-employment. For example, Smith and Kulynych (2002) argue that differences in social capital that result from differences in family composition are important in explaining interethnic variation in self-employment. De Carolis and Saporito (2006) argue that membership of social groupings, such as sports and social clubs, offer entrepreneurs a means of extending their range of contacts, which is of particular importance given the personalised nature of running small businesses. As a result, Gartner et al. (1994) argue that entrepreneurs are likely to have more extensive networks than their employed counterparts. However, other authors have argued that the demands of self-employment are such that we would expect such people to have lower rates of participation in these organisations (Rees and Shah, 1986; Slack, 2005). An argument based purely on time demands is consistent with research that shows there is indeed competition for members among membership organisations, presumably because of the limited time people have to devote

to such organisations (Macpherson et al., 2004). Logically, therefore, one might expect that if self-employed people do have less time to devote to non-work activities, their rates of membership should be lower than those of employed people. However, there is evidence that self-employed people do have more time to devote to non-work activities than employed people and can see no *prima facie* reason for believing this to be the case (Lorenzo et al., 2007).

Historically, most studies using the social capital concept as part of a general theoretical strategy argue that unlike physical and human capital:

“social capital inheres in the structure of relations between actors and actors.” (Coleman, 1998: 98)

Network structures, size and relationships, in essence, are important when it comes to the construction of social capital. Such relationships may include:

“family, friends, casual relationships and even contact with strangers, all providing rich resources in terms of knowledge, information and support.” (Taylor et al., 2004: 227)

It can be expressed differently according to the economic view of capital, in which emphasis is placed upon the importance of physical and financial capital being inputted directly into the production process; the possession of useful contacts such as potential and existing suppliers, buyers and business advisors; and having the ability to utilise and expand these contacts, all of whom can be extremely valuable capital to businesses. Moreover, Coleman (1988) stresses the social structure of such capital. Compared to human capital, which consists of an individual’s knowledge, skills, and experience, social capital is less tangible

“... for it exists in the relations among persons.”
(Coleman, 1988: 100)

Recalling the influential work on social capital theory (Coleman, 1988), social networks are where social capital is embedded and where interactions occur through relationships. The close connection between human and financial capital and business performance is implied in Putnam’s work:

“... the core idea of social capital theory is that social networks have value. Just as a screwdriver (physical capital) or a college education (human capital) can increase productivity, so too social contacts affect the productivity of individuals and groups ... social capital refers to connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them.” (Putnam, 2000: 18-19)

Therefore, Putnam (2000) valued social capital as the core of capital theory. In addition, two streams of social capital networks exist; one is ‘internal’ and the other is ‘external’. The internal network explores the bonding perspectives of a collective’s internal ties and the substance of the network relationships. (De Carolis and Saporito, 2006).

The external network concept of bridging social capital focuses on individuals and their network relationships. In other words, the individual within the social network uses the resources they can access via their social ties to benefit their businesses. Thus, the entrepreneur cannot be seen as separate from his or her social life, indeed the social relationships of the entrepreneur are necessary for the effective economic functioning of his or her work (Down and Warren, 2008). It could be said that social capital is almost invariably seen as the resources generated by traditional informal in-group networks of kinship and ethnic community to compensate for the absence or insufficiency of external sources. Watson (1999) argued that informal methods of resourcing set serious limits on development and cannot usually support a shift to operating in a more advanced or large market space. However, an entrepreneur may use his or her ties to influence others to boost individual legitimacy and reputation amongst potential investors, employees, distributors, suppliers, customers or even competitors. In this sense, the potential benefit of social capital to a business owner in a non-traditional industry, where he or she may face gender stereotypes, is obvious. Finally, social capital can generate much needed emotional support for the entrepreneur (Reuvid, 2006).

Studies of the relationship between social support networks and health typically argue that support networks that contain a high proportion of family

members are likely to be more effective. This is because of the expectation that family ties are more enduring and require less effort to maintain than do friendship ties. In other words, blood (means biological bonding) is thicker than water. However, it is likely that such networks are not very extensive. Networks of kin are likely to show a high degree of redundancy (Anderson and Jack, 2002) because the networks are very dense (everyone is connected to everyone else). On the other hand, networks that contain friends as well as family are more likely to connect people to other areas of social space, providing a wider diversity of information and contacts (Jivraj, 2003).

2.4.3 Financial capital

One study based in the UK has shown that financial capital:

“has a direct and significant effect on the chances of start-up and success.” (Jayawarna et al., 2007: 1)

Start-up and entry to self-employment are synonymous and related to business finance; moreover, the success or failure of a business or a self-employed entity is dependent on finance (Jayawarna et al., 2007). Cash, overdraft facilities, loans, or investment capital are all possible financial capital resources (Wickham, 2001). Honig (1998) argued from a purely economic perspective that successful firms should realise an obvious return on capital invested as operating profits, including income, savings and investment. Therefore, unlike human capital, which is measured according to the entrepreneur's tangible and intangible resources, from an economic point of view, a propensity to self-employment can also be measured in terms of tangible figures, such as savings or investment.

A study by Smallbone et al. (2005) reported that small business owners are more likely to use personal investment, and rely heavily on family and friends, or their influence in obtaining funds since lack of money is the major stumbling block to business development. Any business requires recourse to capital resources, which usually means formal institutional market sources of finance. There is evidence that people with higher stocks of human and social capital raise significantly more total and debt finance than those with strength in just

one of these resource areas (Jayawarna et al., 2007). This concept is important in my research to understand the influence of financial capital on the experiences of (disabled) entrepreneurs, with respect to their social capital and human capital determinants.

Despite the wide range of financing options, it is frequently reported that some small businesses struggle to access the finance they need, particularly at entry to start-up (for example Carter et al., 2003). Difficulties in accessing loans, equity and asset-based finance are relatively well researched, although there is no consensus concerning the reality and cause of the financing option for disabled entrepreneurs. There are suggestions that poor access to private external finance relates to demand-side problems, predominantly a lack of information about accessible sources, rather than a lack of available credit (Fraser, 2004). However, there is also acknowledgement that viable business starters may struggle to demonstrate their credibility to private financiers due to the absence of a track record or assets to act as security (Fraser, 2004; Mason and Harrison, 2003) and that some groups may be assessed by lenders as representing a high risk or may even face direct discrimination (Carter et al., 2005). Flows of finance may also be influenced by the human and social capital within networks, and so relate to social structures in complex patterns (Carter et al., 2003). Access to personal finance is less well researched, despite consistent findings that due to difficulties in accessing external private finance, this is the most commonly used and, often, the primary source of finance at start-up (Fraser, 2004). The available research does indicate that, as much personal finance is accrued in employment, it is less likely to be available to those suffering labour market disadvantage (Jeucken, 2001). It also seems likely that people whose families and communities have lower earning power will be less able to access informal sources of support. Such social disadvantage is caused by complex social structures for the disadvantaged group (Morduch and Haley, 2002).

The resource-based view (Barney, 2001; Lockett et al., 2009) sees those three sets of capital resources as essential for businesses. However, I conceptualised that, in practice, there are some additional resources that may

also critically influence business start-up experiences. To meet my research objectives (stated in Chapter 1), I further reviewed other evidence about resources that could contribute to business start-up.

2.4.4 Micro financing

The idea of micro financing is not new. Microcredit is a small loan provided to people in financial difficulty intended to encourage entrepreneurship. These people do not have any demonstrable credit history or collateral to get access to mainstream financial products offered by various financial institutions. Locally arranged and managed credit facilities existed for years, but it merely meant building a bridge towards financial freedom for financially deprived sections of society.

Being financed without any collateral is the main gist of small and microcredit offerings. Despite its critics, it has achieved noticeable growth over the last few years, which is truly remarkable. Yunus (1989) was a pioneer who brought the concept of financial support to poor people in Bangladesh. Yunus (2010), in his own book explained the way he had seen the establishment and growth of microcredit with poor and disadvantaged people. The focus was on how community and microfinance and related companies succeed in giving poor women and their families the power to overcome poverty. One of the interesting findings was that poor people are indeed capable of problem solving and they often need fewer resources to pull out of poverty by engaging themselves in self-employment business.

The microcredit system has become part of development orthodoxy (Morduch, 2000), and its reach continues to grow (Morduch and Haley, 2002). The microcredit system is very popular among people around the world especially for poor people when obtaining their first loan (Rankin, 2002). Yunus (1989) contends that the main aim of all development assistance should be to reduce poverty and unemployment. He also identified that income generation is the most important means of reducing poverty and improving life satisfaction, and this can be done by providing opportunities for

self-employment when direct employment is not available in society for some reason.

2.4.5 Family support

For some families, human resources are consumed in caring for family members. For example, McConaughy and his colleagues (1998) found that poor health and lack of health care insurance are associated with the lack of social and human resources to support new ventures. Depending on the extent to which all family members develop knowledge, skills, and abilities relevant to working in and managing the family and business systems, the family increases its flexibility. Unique to family firms, stocks of family human capital can be made available to business, family and governance systems, allowing resources to flow where needed (Dyer, 2003). Thus, developing human capital holistically for the entire family enterprise - family business provides resource flexibility and can enhance the quality of life of family members (McConaughy et al. 1998).

When a family has social capital, it can often enlist the human capital of family members to support the firm (McCollom, 1988; Dyer, 2003). Family members' knowledge, experience, ability and energy can be made available to the business and there is evidence that many micro businesses are sustainable only with such support (Baines and Wheelock, 2001; Baines and Wheelock 2003). All this suggests that family support is an important part of business resources, although not one usually recognised from an RBV perspective.

The above broad section is about capital resources as perceived by RBV. I now turn from business and entrepreneurship to disabled people.

2.5 Disabled people

Activists for disability in the UK promote the use of the term 'disabled people' to emphasise that society has disabled them from living a full life. Others prefer the term 'people with disabilities' or 'persons with disabilities', which

they feel emphasises that they are people first, and their disability is secondary. Describing the group as 'disabled person/people' is a British/European tradition that emphasises their unique identity as disabled. It is not a medical tradition as such, like male person, female person or gay person and so on. We do not address them as 'person with maleness' or 'person with femaleness' in real language. On the other hand, using 'person with disability' came from the American tradition which dominates official ways of describing this social category and is used by the United Nations. But British disability movements, led by disabled people, have critiqued this term in many ways.

Oliver (1983, 1990) acknowledges the issue of putting people first but states the preferred terminology within the disability movement is 'disabled people' as it makes a political statement that people are disabled by society's response to their differences. Koca-Ataby (2013) discusses how the term 'people with disabilities' struck on her first visit to the USA. She was used to the UK term and the American term reminded her that it makes disability sound like a piece of luggage to be carried around with the person.

Therefore, the terms can be used interchangeably; 'disabled people' or 'people with disability'. In my research, the term 'disabled people' has been used, apart from quotations, where the term 'people with disabilities' may appear. In fact, all countries have an official definition of sickness and disability that is linked to a person's ability to participate in the labour market and for eligibility for social security benefits (Heady, 2002). UK official definitions of disability have changed with time and legislation. Heady (2002) notes that disability benefit entitlement is supposed to be assessed strictly on medical criteria, but accusations have been made that considerations of job availability have played a significant part in some doctors' decisions to define someone as disabled for benefit purposes. The most recent Equality Act (EA) (2010) section 6 defines the legal definition of disability (see chapter 1) in the UK which I have mentioned in Chapter 1. This definition differs slightly from the definition in the Disability Discrimination Act (DDA) (2005), which also required the disabled person to show that adversely affected

normal day-to-day activity involved one of a list of capacities such as mobility, speech, or hearing. Therefore, the term disability has a broad meaning.

‘Substantial’ means more than minor or trivial. ‘Impairment’ covers, for example, long-term medical conditions such as asthma and diabetes, and fluctuating or progressive conditions such as rheumatoid arthritis or motor neurone disease (EA, 2010). A mental impairment includes mental health conditions (such as bipolar disorder or depression), learning difficulties (such as dyslexia) and learning disabilities (such as Autism and Down’s syndrome). Some people, including those with cancer, multiple sclerosis and HIV/AIDS, are automatically protected as disabled people by the Act.

The Equality Act, section 6 (2010) has replaced the Disability Discrimination Acts 1995 and 2005 (DDA). The changes include new provisions on direct discrimination, discrimination arising from disability, harassment and indirect discrimination. The EA applies to all service providers and those providing goods and facilities in the UK. This includes, for example, those providing information, advice and day care or running leisure centre facilities. It applies to all types of services, whether or not a charge is made for them. It also applies to private clubs and other associations with 25 or more members that have rules about membership and select their members. The Act protects anyone who has, or has had, a disability. For example, if a person has had a mental health condition in the past that met the Act’s definition of disability and is harassed because of this, that would be unlawful. This Act also protects people from being discriminated against and harassed because of a disability they do not personally have. For example, it protects people who are mistakenly perceived to be disabled. It also protects a person from being treated less favourably because they are linked or associated with a disabled person. For example, if the mother of a disabled child was refused service because of this association, that would be unlawful discrimination. Discrimination arising from disability occurs when a disabled person is treated unfavourably because of something connected with their disability and the unfavourable treatment cannot be justified.

The EA (2010) also interprets the term 'discrimination' arising from disability is different from direct discrimination. Direct discrimination occurs when a service provider treats someone less favourably because of the disability itself. In the case of discrimination arising from disability, the question is whether the disabled person has in practice been treated unfavourably because of something connected with their disability. Also, discrimination arising from disability will not be unlawful if the service provider can show that it did not know, or could not be reasonably expected to know, that the person was disabled. This means that service providers should take reasonable steps to find out whether someone is disabled, though care should be taken to ensure that any enquiries do not infringe the disabled person's privacy or dignity (EA, 2010). In addition, indirect disability discrimination happens when there is a rule, a policy or even a practice that applies to everyone, but which particularly disadvantages people with a particular disability compared with people who do not have that disability. In addition, it cannot be shown to be justified as being intended to meet a legitimate objective in a fair, balanced and reasonable way. As with discrimination arising from a disability, it is necessary to strike a balance between the negative impact of rules or practices on some people and the reasons for applying them. It should consider whether there is any other way to meet any objective that would not have a discriminatory effect. For example, a lack of financial resources alone is unlikely to be sufficient justification.

The interpretation of the Act is necessarily linked to disabled people who may be setting up businesses. In making a business loan proposal or seeking financial support from typical financial institutions or any other financial intermediaries, if a disabled person hits a glass ceiling or receives any implied discrimination, that is a factor which impacts less participation in entrepreneurship. Considering the profile of the disabled population, disabled people constitute a more heterogeneous group in terms of disability in the UK (Woodhams and Danieli, 2000). The manifestation of disability can take many forms identified in terms of psychobiological and functional distinctiveness. Therefore, disability can vary in terms of severity, stability (temporariness) and type. The social, political and cultural environment can also play an enabling

or an obstructive role. The same individual who is severely disabled in one environment can be much less so in another. However, my study does not explore the ownership of different types of disabilities, for example level of impairments or disabilities. The following section discusses the dominant UK model of disability definition and meanings, which originates from the British disabled people's movement.

2.5.1 Social model of disability

Underpinning the academic and practical demands of researching disabled people and their organisations is a socio political reinterpretation of disability widely referred to as 'the social model of disability'. Originally devised by disabled activists in Britain, this approach derives from disabled people's direct experiences of living with impairment in Western societies (UPIAS, 1976). Since its development in the 1970s, the social model has been increasingly accepted and adapted by disability groups throughout the world and now underpins, either implicitly or explicitly, their thinking and policies in countries as diverse as the UK, Japan, South Africa and the USA (see for example, WHO 2001). The social model of disability is established as an emphasis on the economic, environmental and cultural barriers encountered by people viewed by others as having some form of impairment. These barriers include inaccessible education, a lack of information and communication systems, issues with working environments, inadequate disability benefits, discriminatory health and social support services, inaccessible transport, housing, public buildings and amenities, and the devaluation of people labelled as 'disabled' by negative imagery and representation in the media – films, television and newspapers. From this perspective, people designated as 'disabled' are, in fact, disabled by society's failure to accommodate their individual and collective needs within the mainstream of economic and cultural life (Barnes, 1991).

It is worth revisiting how the 'social model of disability' (Barnes and Mercer, 2004; Goodley, 2010), has developed from other models. Kaplon (2007)

argues that the definition of a person with a disability is complex, as it is how disabled people perceive themselves. The other models are outlined in the following paragraphs. The archaic 'moral' view that disability is a result of sin is thankfully less prevalent today, however, there are still cultures that associate disability with sin and shame, and disability is often associated with feelings of guilt, even if such feelings are not overtly based on religious doctrine. For the individual with a disability, this model is particularly burdensome.

The 'medical' model regards disability as a defect or sickness which must be cured through medical intervention. Since many disabilities have medical origins, people with disabilities are expected to benefit under the direction of the medical profession. According to this model, the problems that are associated with disability are deemed to reside with the individual. Following on from this, the 'rehabilitation' model is an offshoot of the medical model, which regards the disability as a deficiency that must be fixed through professional rehabilitation or another helping profession. Oliver (1996; 2006) suggests that the medical model of disability has emerged as a result of the mode of production. That is to say, he argues a Marxist, materialist account. For him it is the mode of production which influences cultural values and representations, and reinforces the oppressive values imbued in the medical model. Oliver (1996; 2006) outlines how the evidence demonstrates that the medicalised and tragic view of disability was unique to capitalist societies, and that disability was viewed in other ways in other types of society. I found that the 'disability model' is defined as the dominating attitude by professionals and others, characterised by inadequate support services when compared with society in general, as well as attitudinal, architectural, sensory, cognitive, and economic barriers, and a strong tendency for people to generalise about all persons with disabilities, overlooking the large variations within the disabled community (Oliver, 1996). The 'individual' model of disability locates the 'problem' of disability within the individual, and sees the causes of this problem as stemming from the functional limitations or psychological losses which are assumed to arise from the limitations caused by disability (Johnston, 2001).

The social model of disability (SMD) aims for society to consider the concept of disability in a different manner. The basis for this model is that

“... it is not about the disabled person’s impairment, but how society reacts to it.” (Kaplon, 2007:3)

The social model perspective does not deny the importance or value of appropriate individually-based interventions in the lives of disabled people, whether they be medical, rehabilitative, educational or employment-based, but draws attention to their limitations in terms of furthering their empowerment and inclusion in a society constructed by ‘non-disabled people’ for ‘non-disabled people’ (Foley et al., 2007). The social model perspective has had some success within the UK government, although currently cuts and austerity are impacting upon services.

There is considerable debate around the social model, its nature and theoretical underpinnings that are not uniquely and universally agreed upon. A number of varying and different approaches have sought to engage and formulate the social model and social approaches, including materialism, social constructionism, social creationism, feminism, postmodernism, and post- structuralism (Altman, 2001). There are therefore a number of variations of the social model for understanding. Altman (2001) outlines how the social model of disability has developed within the field of disability studies and traces its origins in terms of Marxist thinking. She identifies a trend in which there are demands that social approaches must take into account cultural factors in the construction of disability. Shakespeare (2001) and Corker (2000) approach the social model from a social constructionist position. For them, the nature of contemporary exclusion is such that the social model of disability has shifted, and is now located within socially created 'social barriers'. As such, constructionism has contributed to thinking around the social model, in order to acknowledge the influence of culture, meaning and discourse. Barnes(1993) outlines how from a social constructionist position a number of different traditions and competing positions have developed, including social creationism, which ‘views disability as oppression and locates the problem as being located within the institutionalised practices of society’

(Oliver, 1990). Hence a social creationist approach views disability as oppression, and takes account of the material, environmental, and social disadvantages experienced by disabled people (Abberly, 1987). Furthermore, it adopts a political stance, and advocates changes in state and welfare provision to improve material conditions for disabled people (Oliver, 2004). Hence, the significance of orientation. In this sense, oppression of certain groups is socially and discursively constructed. Moreover, culture in the construction of disability has been acknowledged (Oliver, 1990). These tally with other social constructionist arguments about how various forms of oppression function, such as those based on gender, race, and so on. In this sense, the oppression of certain groups is socially and discursively constructed (Shakespeare, 2006).

Priestley (1999) elucidates this notion further, and sets out an assumption that whilst cultural values and factors do contribute to how disability is constructed and treated, their main function in doing this is to maintain the social relations required by the dominant mode of production. Shakespeare (2005) argues that a history of disability has been neglected, and that historically, disabled people's experiences are invisible. In tracing various historical sources, she outlines a social history of disability in which materialism and culturalism are complementary and intertwined, and argues the need to apply cultural analyses to disability (Shakespeare, 2006). However, the social model is based on the principle that disability is a social construct, not the inevitable consequence of impairment. In addition, disability is best characterised as the complex interrelationship between impairment, and the individual's response to impairment and the social environment. Furthermore, it states that the social disadvantage experienced by disabled people is caused by the physical, institutional and attitudinal environment (that is, the social environment) which fails to meet the needs of people who do not match the social expectations of normalcy. In the early days of the social model, disabled activists often made the extreme claim that no impairment was disabling; only the failure of society to accommodate differences limited an individual's life options. However, the social model is now widely accepted, and while recognising the need to avoid reverting to an essentialist conception

of disability, a complete account of disability must incorporate the personal experience of impairment and illness (Shakespeare, 2006). This research defines 'disability' according to the social model, because the social model of disability is a tool with which to gain an insight into the disabling tendencies of modern society, in order to generate policies and practices to facilitate their suppression (Oliver, 2004). Thus, social model interpretations are used as a definition of disability in my research. The next section describes why support is needed for disabled people.

2.5.2 Support for disabled people

There are good reasons to have disabled people as a prioritised target group for the development of self-employment efforts. It has been observed (Ipsen et al., 2003) that some disabled people take action to improve their lives through entrepreneurship self-employment. Research indicates that many have proved their capability to run businesses on their own (for example disabled entrepreneurs), (Larsson, 2006). Nevertheless, much support is still needed for this route of opportunity for entrepreneurship. It is reported that small enterprise schemes and financial institutions, especially microfinance institutions, recognise this potential and actively seek to support entrepreneurship development (DFID, 2000) in developing countries.

“People with disabilities face numerous barriers in realizing equal opportunities; environmental and access barriers, legal and institutional barriers, and attitudinal barriers which cause social exclusion. Social exclusion is often the hardest barrier to overcome, and is usually associated with feelings of shame, fear and rejection. Negative stereotypes are commonly attached to disability. People with disabilities are often assigned a low social status and in some cases are considered worthless.” (DFID, 2000: 5)

However, in developing countries it is practically argued (Larsson 2006) that intervention and support are highly required and needed for disabled people, especially those with permanent limitations in their daily activities. General recommendations for interventions aimed at improving living conditions for disabled people do therefore highlight the importance of integrating disabled

persons into mainstream private and public services. Any intervention aimed at increasing the disabled person's access to small business support, for example microcredit, should therefore focus on integrating the disabled into existing microfinance sustainable systems (Yunus, 2010). According to this sustainable system view, there are only two appropriate systems available, the institutional system and the self-helping system. That is, the support provided by institutions (institutional) and self-dependency for independent living (self-helping).

UK researchers have found that people labelled with a disability are far behind non-disabled individuals in terms of home ownership, substantial assets, and pensions, in spite of the fact that they are in greater need of increased incomes than their non-disabled peers (Burchardt, 2000). She concludes that workers labelled with a disability in the UK have lower earnings that correlate with the severity of the disability. Discontinuous and interrupted employment, low annual incomes, and an overall short span of employment do not yield as much pension or other after-retirement benefits as regular, higher paid, long-term employment. Physical incapacity, therefore, paves the path toward long term impoverishment for these individuals (Burchardt, 2000).

In the UK, the current economic well-being of people labelled with a disability is a serious concern to many scholars, politicians, disability activists and other citizens. One result of these concerns is the national trend of state benefits and medical facilities. People labelled as having disabilities are deprived of access to business services and income-enhancing schemes, due to which they are often left drowned in debt (Logan, 2009). Aside from managing the pain, the discomfort, and the inconvenience of his/her illness and/or impairment, a person labelled with a disability also has to cope with inaccessible resources typically in financial support, as well as discrimination at work and social events, and no support for a large business project.

However, a movement around independent living is about disabled people's struggle for the removal of the environmental and cultural barriers that oppress them. Some social organisations are user-controlled agencies

providing disability related services in response to local needs (Barnes et al., 2002). Such organisations are important to this study, as they are examples of novel types of service for disabled people. They are often located in the voluntary or charity sector, are run by disabled people, and employ disabled people to provide these new business services and training. In the light of this, it is important to spot support service organisations that are crucially pertinent and relevant to disabled entrepreneurs. However, these organisations are working to different visions under the broad umbrella of developing disabled communities. For example, employment support for disabled people, training, research and consultancy, helping against social crime, policy development for the disabled community, and so on.

The benefits of networks can be seen. Someone who is a member of one or more voluntary associations may have more extensive social networks than a more socially isolated person. In particular, we might expect group members to have more weak ties, a factor that is associated with success in the labour market because weak ties are thought to be particularly effective sources of information. So, someone wanting to move into or remain in self-employment is likely to find it easier to mobilise resources, find customers and obtain finance and advice if they have a more extensive network, and membership of voluntary organisations is likely to facilitate the development of such a network. However, experience of entrepreneurship may be important for at least two reasons. First, individuals may learn certain skills that make successful self-employment more likely. Second, longer experience may have provided the opportunity to save the financial capital required for successful entry into self-employment.

Accordingly, the focus of this research on social capital within the disability community will turn to the clusters of disability business groups, who become more integrated with the mainstream and perhaps less reliant on disability resources. But, they varied across individuals according to the level of experience gained. Hence, the present research explores the forms and effect social capital takes in helping UK disabled entrepreneurs move out of specific small business market space.

2.6 Linking disability in entrepreneurship

There are a few studies that explore disability in entrepreneurship. A study (Larsson, 2006) shows that to encourage disabled people to be economically active in their respective geographic communities, it is wise to prompt an interest in self-employment. The potential positive impact of entrepreneurship on disabled people and their families was substantial in their research. They identified the magnitude of the needs of disabled people and their families. They argued that entrepreneurship can reverse, to a considerable degree, the family disruption that occurs and provide a productive alternative when faced with the absence of traditional employment opportunities, including employment loss due to the unforeseen onset of a disability. The disabled person as an individual and their families often possess the impetus to start a new business. The family themselves may even begin the new venture to support and enable their loved one to continue confidently on their life's journey. In almost a hundred percent of such situations, the family will become extensively involved in all aspects of the new venture creation (Habbershon and Williams, 1999). Interestingly, family members may often initiate the new business idea as well, based on a specific skill, ability, expertise and interest of their disabled family member.

Holt and Macpherson (2010) found that there were more positive than negative reasons for entering small business, and the key motivating factor given was the opportunity to become one's own boss. Interestingly, financial factors, including job security, as well as job stability and making more money than in employment, were also seen as important for self-employment through entrepreneurship (Holt and Macpherson, 2010). Those who were most positive about self-employment had more opportunities in the wider labour market. Although motivating factors differed, it is interesting that few people enter self-employment as a last resort. It was revealed that men were more likely to become self-employed due to difficulties in the labour market, while for women flexible hours and easier childcare were important. However, for

disabled people things may be different, something I investigate in this research, namely whether it is possible to choose due to issues surrounding disability. One study shows that entrepreneurship is an employment strategy that can lead to economic self-sufficiency for people with disabilities (Logan, 2009). Entrepreneurship provides disabled people and their families with the potential to create and manage businesses in which they function as the employer or boss, rather than merely being an employee. Often, disabled people are eligible and receive supplementary support (technical and financial) which can serve as a safety net that may decrease the risk involved in pursuing entrepreneurship opportunities.

However, a previous review by Boylon and Burchardt (2002) identified four critical barriers to self-employment and business ownership for those within the disability community: (i) people with disabilities have inadequate access to capital; (ii) people with disabilities are not seen as viable candidates for business ownership; (iii) rehabilitation professionals are not prepared to effectively support clients who identify self-employment as their primary vocational goal; and (iv) mainstream business development professionals are uneasy when working with clients with significant disabilities. After this, Jones (2005a) found disabled people were similar to the population as a whole in terms of the business skills and knowledge they demonstrated, but were less likely to know where to find start-up business funding. The lack of sufficient funds is one the fundamental barriers for disabled entrepreneurs to business growth (Bichard and Thomas, 2008). Moreover, they have less access to personal investment or bank loans and have more barriers to overcome in establishing their own business and sustaining business growth. A previous study by Burchard (2003) pointed out that a high level of human capital relaxes financial constraints for disabled people. Questions then arise regarding opportunities for disabled individuals who may have limited access to finance. According to a report from the DTI (2010) regarding the improvement of access to funding for small businesses, one of the major barriers to entrepreneurial activities is difficulty in obtaining finance.

Furthermore, the report suggests that entrepreneurs in disadvantaged groups have less financial capital than others, which begs the question - what other capital resources do these disabled entrepreneurs have that can help to nurture their business? And are these resources effective in their current or working operation or business start-up? However, before exploring further, I need to clarify which dimensions are being used around disabled entrepreneurship.

2.6.1 Some aspects of disabled entrepreneurship study

I understand that the field of disabled entrepreneurship is underdeveloped both in support practice and in academic research. Yet in the UK, there is a growing social awareness that policies directed at initiating and developing disabled people's entrepreneurial activity have the potential to improve their social and economic position (Pagan-Rodriguez, 2009) and their social networks.

Entrepreneurship in the form of self-employment provides a viable employment alternative in a climate of an increased competition for scarce jobs and depressed wages (Blanchflower and Mayer 1991). However, self-employment or entrepreneurship for disabled people is a significant issue from a number of different perspectives, namely, promoting entrepreneurship among disadvantaged groups, preventing social exclusion, and narrowing the gap in employment rates between disabled people and the rest of the population. The flexibility afforded by self-employment – given sufficient and appropriate support - is particularly important for disabled people, since the impact of their impairments on their ability to work may be variable (Pagan-Rodriguez, 2011a). Moreover, self-employment may be able to provide an alternative to a competitive and discriminatory labour market (Griffin and Hammis, 2003). Several studies have examined the relationship between self-employment and economic hardship, but not specifically with reference to disabled people's employment and self-employment (Roni, 2009b). Brown (1992) identified inadequacies in the social security system with respect to the

self-employed, whilst Meager et al. (2003) investigated low income self-employment. None of these studies analysed the relationship between self-employment/ entrepreneurship and disability (Roni, 2007b).

It has been argued in the literature that disabled people generally lack capital resources in terms of finance (Noakes, 2006). In reality, disabled entrepreneurs are often regarded as having competitive disadvantages due to increased labour costs, for example the need to hire an able-bodied person to carry goods for the disabled person, additional transportation costs, slower production and so on. In some cultures, due to prejudice or superstition, being disabled can also result in a marketing disadvantage since consumers might not want to contract products or services from disabled business people (Handojo, 2004). Hence, being disabled may well be a competitive disadvantage when a disabled entrepreneur faces competition from a non-disabled counterpart. Nevertheless, the resource deficit as it is perceived by others may not reflect the real resource constraints associated with disabled entrepreneurs. It is therefore important to assess the real capital resource base, and not only the perceived resource base. However, it can be said that resource demands for disabled entrepreneurs may be generally significant.

An individual is faced with two alternatives when selecting a career - to be employed by an organisation, or to be self-employed. There is evidence to suggest that entrepreneurs start their new business as a part-time operation while continuing in organisational employment (Carter et al., 2005; Delmer and Davidsson, 2003). Another piece of research has defined entrepreneurship in the form of self-employment as a continuous construct, measured by the number of average hours spent working for the business (Le, 1999). There are several reasons for embarking on a career in entrepreneurship as opposed to a career in organisational employment. Le (1999) identified these as an opportunity, relationship with management. It could be said that a number of individual characteristics appear to influence propensity towards self-employment or entrepreneurship. These include; gender, age, education, ethnicity, disability and individual health status, marital status and household circumstances, educational attainment, employment history, knowledge and experience of self-employment, as well

as attitudes and motivation towards employment and self-employment. Nevertheless, it is relatively unknown whether disability influences entry into self-employment for entrepreneurship.

2.6.2 Recognising disabled entrepreneurs

A few entrepreneurship research studies explore disability and entrepreneurs (Bichard and Thomas, 2008; Larsson, 2006; Lorenzo et al., 2007). In reality, many disabled entrepreneurs do not want to disclose their disability and so it is hard to find a practical definition. In defining disabled entrepreneurs, there are some interesting debates to be found in the literature. Seekins and Arnold (1999) identified that the entrepreneur may be more likely to emerge from those groups in society that are deprived or marginal, that is groups which are discriminated against, persecuted, looked down upon or exceptionally exploited. Some research looks at entrepreneurs in the context of being 'deviant' or 'marginalised' characters. Shapero (1975) addressed the issue of the entrepreneur being a displaced person. This corresponds with the social marginality theory put forward by Stanworth and Purdy (2004), who suggest that the perceived incongruity between an individual's prodigious personal attributes and the position he or she holds in society might force them to become entrepreneurial. Hagen (1962) suggests that where the behaviour of a group is not accepted, or where a group is discriminated against, then a psychological disequilibrium may occur. This may drive a person of an enterprising disposition to compensate for these shortcomings.

Establishing the size of groups based on gender or cultural identity is less problematic than establishing the terms of 'disabled entrepreneur'. In one practical investigation the identification of disabled entrepreneurs proved to be more difficult than anticipated (Bichard et al., 2008). Therefore, very little is known about disabled entrepreneurs. However, two criteria are needed to set the definition. The first is the definition of an 'entrepreneur'. The second is a definition of 'disabled'. The definition of entrepreneur has been taken from a UK study on those individuals in the UK who have set up their own business (Bichard et al., 2008). The definition of entrepreneur is restated here as people who have set, own and manage businesses. The definition of

'disabled' is taken from the EA (2010) (see section: 2.5) and 'Improving the Life Chances of Disabled People' which states that:

“disabled people are people with impairment who are disabled by societal restrictions which are imposed on top of individual limitations”. (PMSU, 2005:8)

This conceptual definition has been widely used in many entrepreneurship services organisations for the disabled. Therefore, the definition of disabled entrepreneurs I have used in my study is disabled people who have developed their own businesses, and hence are the owners of the business. The next section looks at start-up business resources for entrepreneurs, especially for disabled people.

2.6.3 Start-up resources for disabled entrepreneurs

How business start-ups are initiated is one of the most fundamental questions of enterprise or entrepreneurship research. Financial capital is one of the necessary resources required for enterprises to form and subsequently operate. As a consequence, the importance of the financing decision of new businesses has important implications for the economy, given the role that new enterprise plays in employment growth, competition, innovation, and export potential. Additionally, capital decisions and the use of resources at business start-up have been shown to have important implications for the operations of the business, risk of failure, firm performance, and the potential of business expansion in the future. While research examining the financing of start-ups has been increasing, there is still only a limited understanding of this area, particularly in comparison to our understanding of financing choice for large and existing firms (Casser, 2004). A likely cause of the paucity of research for new firms is the relative lack of available data sets and access to respondents willing to disclose their financial information. Traditionally in business start-up, there are many start-up financing options, for example, leverage, long-term leverage, outside financing (informal, family, friends, particularly not from formal financial institutions) and bank financing (formal financial institutions). Some studies show that financing different businesses or the behaviours of different capital

providers are achieved in diverse ways. The start-up setting also has the advantage of representing the benchmark case for lending or investing problems under asymmetric information, given these firms' lack of a track record (Cressy, 1996). But my research scope does not include the financing structure and the financial intermediaries' performance or track record, rather start-up financing experiences from individual perspectives, particularly those of disabled entrepreneurs. I could not find any extensive research or explanations of entrepreneurship that ask about disability with entrepreneurs.

It is well documented that women, minorities and disabled people experience lower incomes, higher rates of unemployment, and a higher rate of poverty than the general population (ONS, 2013). Without the necessary resources for business development and success, entrepreneurship is limited for disabled populations (Burchardt, 2003). The important question is how can disabled people access business skills and other entrepreneurial resources? It is possible that their self-employment rates and business success will improve, and obviously my research needs to explore experience of the availability of start-up entrepreneurship resources. The entrepreneurship experience is not the same everywhere - what differs is the relative support for different groups of people, for instance, disabled people, and their availability of resources.

In earlier research, I linked and compared the resource-based views of disabled self-employed people in the UK, and focused on the resource-based ownership of different groups of disabled people to identify their propensity to starting up their own business (Roni, 2009b). My previous study relates the resource-based view of the disabled UK entrepreneur's propensity to start a business. In order to examine that, data from the wave-16 and 17 of the British Household Panel Survey (BHPS) were examined. My MRes study questions whether or not the resource-based view can explain the difference in the propensity to start up a business among; (i) disabled self-employed and (ii) other disabled employed people, (iii) disabled working-age, and (iv) non-disabled BHPS populations. The study's sample was a representative sample of UK households from the BHPS population. Moreover, in order to check the ownership level of capital resources from that research, disabled entrepreneurs

(self-employed disabled) were compared to non-disabled entrepreneurs (non-disabled self-employed) and non-entrepreneur disabled (not self-employed disabled). The results show a significant difference in experience and group membership variables between disabled entrepreneurs and other groups (Roni, 2009b, 2010a). But in other capital resources, no significant difference was observed. It shows that disabled entrepreneurs hold capital resource ownership as well as non-disabled entrepreneurs (Roni, 2010a). Therefore, researching disabled people and their businesses is a particular area of interest for me (see more in Chapter 3: section 3.3: Personal position).

Indeed, the importance of resource-based view theory to business and its outcomes is well established in the literature (Barney 1991; Rouse and Jayawarna, 2007). Access to, and engaging with a resource accumulation process of well-connected others, can have an impact on a disabled entrepreneur and his or her business, access to finance and other resources, and can even play a role in the growth of the firm. I found that very little previous research has been published regarding disabled people in entrepreneurship. The research (Lorenzo et al., 2007; Mohan, 2012; Moodie 2010) on disability at selected institutions gauged whether and how they were incorporating disability into self-employment programmes. An interesting finding was the commitment to social inclusion in general; people labelled with disabilities often mentioned as part of the list of vulnerable groups, but without detailed specifications for addressing their particular needs or those of their families. For example, in many poverty reduction strategy papers, people labelled with disabilities are consistently confined to the mention of 'vulnerable groups', 'marginalised groups of society', or 'disadvantaged groups' (Foley and Chowdury, 2007) but they are more likely to be self-employed than other groups. Research shows that few disabled people are self-employed in the UK (Jones, 2006). Lorenzo et al. (2007) carried out in-depth interviews with disabled people who had received job preparation premiums – an incentive for disabled people to come off incapacity benefit and into work. Only one person chose self-employment and this was part-time, whilst still in receipt of incapacity benefit. Similarly Boylan and Burchardt (2002) in their report 'Barriers to self-employment for disabled people', state that little previous research has been

published on support for disabled people in self-employment. However, some previous studies have concentrated on the support available to disabled self-employed people and would-be entrepreneurs, including training, advice and financial assistance. In a study of the provision made for disabled people by the London Training and Enterprise Council (LTEC), staff reported that they received very few enquiries from disabled people regarding self-employment (Floyd, 1995). Logan et al. (2008) found that one agency that advertised training courses for skills development for self-employment, did not mention any arrangements that could be made to accommodate the needs of disabled people. Moreover, there was no active strategy for attracting disabled clients. In that study, he found that disabled people themselves reported confusion about benefit entitlement and taxation, fears about their ability to cope with form-filling and book-keeping, worries about inaccessibility of training courses, and lack of awareness of the kinds of financial support and advice available (Logan, 2009).

Another unique, national self-employment development unit project, 'Barriers to self-employment for visually impaired people in England' (1996-1998) found that disabled people seeking advice, guidance and funding for self-employment experienced barriers to business start-up and success; such barriers were not encountered by non-disabled entrepreneurs. It reports that establishing disabled people in self-employment could be a lengthy process, and that providing a route to secure business loans is important. A study of Jones and Latreille (2006) pointed out that self-employed disabled people (for example, disabled entrepreneurs) may be underrepresented in the UK workplace in the business market. In another context, for example, the international arena, there are a handful of North American studies of self-employment that show disabled people under-performed (Chan et al. 2005). In addition, a number of studies have examined self-employment as a way of preventing destitution amongst disabled people in many developing countries (Foster, 2010; Yunus, 2010), but these are likely to have limited relevance in the UK in the context of culture and resources. However, I have reviewed diverse sources of literature and documents for the study; the following section explains the framework for my research.

2.7 Summary of review and research framework

Both entrepreneurship and self-employment in the resource-based model position support services as central when dealing with disability using the social model perspective. Therefore, it seems sensible to explore current entrepreneurship experiences of disabled entrepreneurs and their interaction with business start-up support. Assumptions about disabled entrepreneurs in the literature and little direct research point to a gap in understanding. Whilst empirical data has been gathered to measure self-employment rates, business ideas and business sizes it has not yet been analysed for disabled entrepreneurs' self-employment experiences. Greater research-based understanding will demonstrate how disabled entrepreneurs can gain competitive advantages by using their business experiences, business knowledge, network contacts, and resource bases in order to enhance their existing or new businesses. It is clear that entrepreneurship in the form of self-employment is an important source of paid work but very few studies have focused specifically on entrepreneurship for disabled people. Little is known about the process of actually becoming a disabled entrepreneur in the UK, the problems that are experienced in establishing and sustaining a business, or the advice and support that is needed.

This literature review has given some views on the subject of entrepreneurship and disability. It has been identified that there are relationships between capital resources and entrepreneurial start-up. However, we know very little about disabled entrepreneurs' relationships with such resources. It is possible, although there is no evidence, that entrepreneurship may be a desirable route for disabled people even in the absence of these resources. This review indicates that no comprehensive study exists on disabled entrepreneurs' business experiences and the support services they require. A few researchers have addressed environmental barriers, but a gap has been found regarding the most effective environment, such as resource, capital, political, financial, social and so on, for the disabled

entrepreneur's business. Research is lacking as regards the salient features of the disabled entrepreneur and his/her start-up entrepreneurship journey in the UK. Therefore, questions to be answered are: What types and sizes of enterprises do disabled people manage? What are the factors with which to evaluate entrepreneurship and new business start-up for people living with disability? What kinds of challenges are faced by disabled entrepreneurs? Are there any areas of struggle, such as start-up business resources? Are there any relationships between capital resources and the disabled entrepreneur's business? Moreover, what kind of support for entrepreneurship experience is available for disabled people?

The association between entrepreneurship and disability is uncertain. From the perspective of the resource-based view in various empirical studies, the experiences and different business performances (for example, financial, marketing, human resources, overall management, competition and business environments and so on) of disabled entrepreneurs in the UK is unclear. My research attempts to bridge three main research gaps in studying the experiences of disabled entrepreneurs. Most importantly, there is no existing literature on how disabled entrepreneurs in the UK develop their own businesses by the experiences of different start-up resources. Some studies recognised some dimensions that influence interventions to promote and develop disabled entrepreneurs, including broader social structure, local community and family issues, as well as individual willingness and competencies.

My research is influenced by the following theoretical framework, which is likely to serve as a guideline in the conception of a new model which specifically targets the core objective of the study and its expectations. In this regard, the important task of this research is to present a model that is able to address the following issues. First, it must be sensitive to the sociocultural context in which those disabled owned firms operate. Second, it should reflect the varying sets of key business resources on which disabled entrepreneurs can draw. Third, it needs to link the entrepreneurship of disabled entrepreneurs with the nature and availability of resources. Fourth, it should

allow a comparison of the difference and similarity of cases within/between disabled entrepreneurs to obtain and cultivate the optimum business resources, for example, human capital, social capital and financial capital in their own firms. As such, I have demonstrated my research query in the following diagram (figure 2.1).

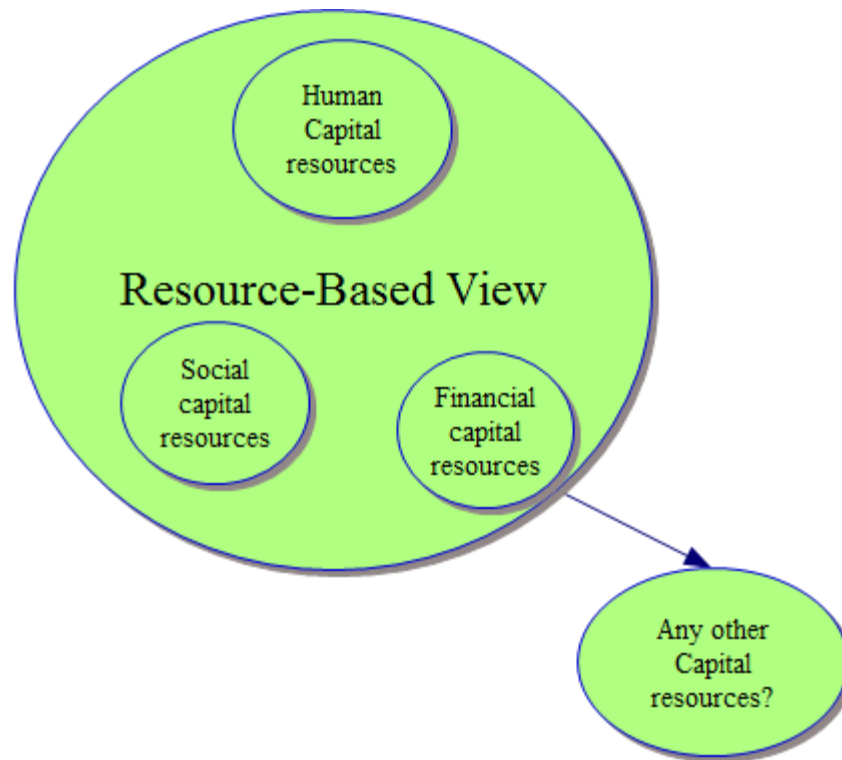


Figure 2.1: Start-up resource experiences of disabled entrepreneurs from resource-based view framework
Source: Author's construct

From the figure above 2.1, the typical resource-based view has the three leading resources - human, social and financial, that are typical for business capital. Here, I conceptualised whether any other business resource may be influential with regard to their business start-up. The following layout (figure 2.2) shows how I will achieve my research objectives stated in Chapter 1. It is also followed by a sub-section of two further categories.

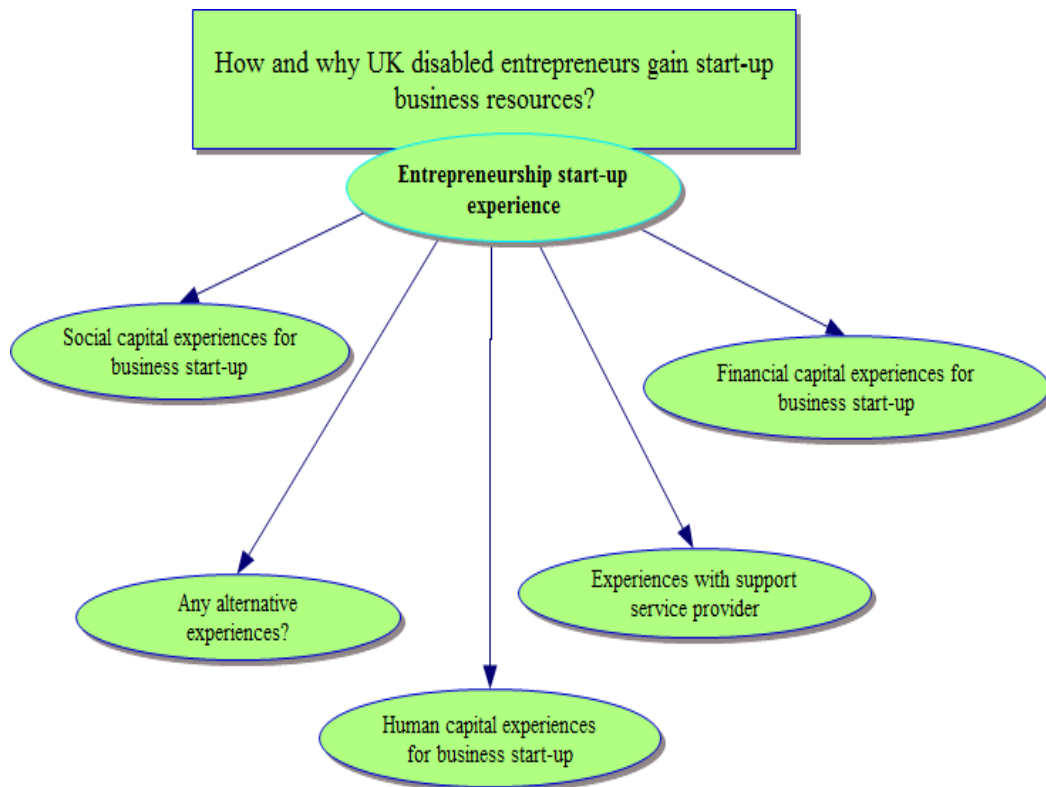


Figure 2.2: Research question layout

Source: Author's construct

I have made in the above figure (2.2) assumptions on how and why disabled entrepreneurs gain business start-up resources to develop my research question(s) in accordance with the review, my personal interest and background (Roni, 2007a; 2007b; 2009b; 2010a; 2010c). However, both the above diagrams helped me to figure out and locate my research question/gap, through a resource-based view of how and why disabled people start their businesses. I have used these as a contextual outline, which is useful to explore and understand business start-up resource experiences for disabled people. Further details are given in the next two categories.

2.8 Theoretical categories

From the literature, I have identified two elementary theoretical categories to develop my research questions (see section 2.9: Locating the research

questions) in accordance with my research objectives (Chapter 1) which I have explored by collecting the data. Therefore, two important categories are explained here.

2.8.1 Category 1: Entrepreneurship experiences

In category 1, I emphasise the entrepreneurship experiences of disabled entrepreneurs. From my understanding, the experiences of disabled entrepreneurs are not emphasised much in previous entrepreneurship study. However, research study was always lacking on this topic - particularly in the context of business resources for disabled people in the UK. Start-up business experiences for disabled people are a very underdeveloped academic discussion when seen from the resource-based view theory. Therefore, disabled entrepreneurs are possibly an important group when it comes to changing the existing entrepreneurship culture by including wider and more diversified groups in entrepreneurship. For example, many disabled entrepreneurs are doing and contributing to business. Therefore, my research needs to see to what extent business resources do exist using of the resource-based view. This is because the contents of the resource-based view are used to understand what resources and opportunities are available for disabled entrepreneurs to facilitate their business start-up.

2.8.2 Category 2: Support services

The other category looks at the pattern of entrepreneurship skills delivery from service providers to disabled people, since disabled entrepreneurs might have experience of getting access to different support service providers for their primary business resources. For instance, business skills, credit from formal or informal financing, social networking and so on, which could demonstrate the experiences of access to support services for disabled entrepreneurs. In addition, my research needs to assess the experience with support service providers and their traditional training mechanisms for entrepreneurship with disabled people. This is helpful with disabled entrepreneurs for start-up

business resources and associated with my research objectives (see Chapter 1).

2.9 Locating the research question

I recall that entrepreneurship is relatively unfamiliar both to disabled people themselves and to disability organisations (for example support services, social enterprises and so on) in the UK (Anderson and Jack, 2002; Andofatto et al., 2000). A wider inclusion of resource-based views (RBV) theory for business start-up, including disabled people resources, has come close to this research, seen through the lens of the resource-based view theory.

Essentially, my research would explore the connection between business resources and entrepreneurship for disabled people, specifically whether entrepreneurship is still a desirable route for the disabled, in the context of business resource and support provisions.

However, it would seem that there is ample scope for research in this area of disabled entrepreneurship, and the scope for research still exists. Based on the review of literature and the theoretical framework of my study, I posed a few research questions. I have clarified my understandings by reviewing relevant sources of literature based on my research aim and sets of objectives (see chapter 1). Therefore, the following research questions have been developed for a sound research strategy.

- How do disabled entrepreneurs experience access to start-up business resources?
- What nature of experience do disabled people have from any support service providers?
- Why support-service providers deliver entrepreneurship services to disabled people?

These research questions helped me to prepare my research strategy, which is discussed in the next chapter.

2.10 Summary

This chapter clarifies the theoretical considerations of disabled entrepreneurship by reviewing diverse sources of literature, including entrepreneurship, disabled entrepreneurs, service providers, the resource-based view and so on. The chapter started with entrepreneurship and discussed the context of understandings for disabled entrepreneurship research. The context is new in academic thought from the perspective of business capital resources for disability and entrepreneurship. In this chapter, I formed my research framework with layout and categories, followed by research questions on how to investigate the experiences of disabled entrepreneurs with start-up resources in my research. The next chapter (Chapter 3) discusses the detailed strategy and methods to answer my research questions.

3 Chapter Three: Methods

3.1 Introduction

This chapter covers my own clarification, personal and philosophical position, chosen research methods and strategies, interview process and protocol, analytical method and research ethics. It discusses a qualitative research paradigm for my study, which involved an exploratory study of the subjective experiences of both disabled entrepreneurs and service provider organisations in the UK. Therefore, in this chapter, I discuss the justification for using a qualitative research paradigm. I also justify the rationale of semi-structured interviews as a specialist method of data collection in the research interview process. Then I explain the use of grounded theory for data analysis from the different interview phases, based predominantly on my ontological and epistemological position. I have provided a detailed discussion of my methodological approaches, procedures and the limitations of constructive grounded theory analysis. I also discuss ethical considerations and then conclude with a flowchart of the research strategies, which include references to issues of authentic and credible research strategy.

3.2 The qualitative journey

Studying disabled entrepreneurship in the UK gives me an opportunity to explore a little-researched area in the field of entrepreneurship. I brought a personal and emotional interest to this area of research, whereas my previous position focused on a basic academic background in finance, banking and insurance. My area of interest was always entrepreneurship development (Roni, 2003; 2007b; 2009b; 2010a; 2012b). My personal interest in carrying out disability research evolved from my experience of being the daughter of a disabled mother, the sister of a disabled person, an experience that was gained in different countries and cultures. I have seen the distress and struggles of disabled women in the context of a developing country. This personal experience has led me to develop an emotional bond with all people with disabilities in the world, and I want to hear some of their voices

concerning their own business development. I also have respect for all disabled people who undertake multidimensional challenges (disability and doing business) that add value to business, the environment and the economy, and contribute to the empowerment of disabled people. Carrying forward my research, the study of disabled entrepreneurship is one of the less focused areas of research in the UK. Therefore, the study of entrepreneurship with disabled people or people with disabilities (same meaning) can contribute to the multidisciplinary knowledge between disability and entrepreneurship research. It is worth beginning to contribute my knowledge to this unexplored research field.

In addition, I want to confess that human life is a learning curve. I have carried out three Masters studies using quantitative paradigms, working with numbers and equations. After that, I found myself missing the rich and deep data in my academic journey and I wanted to see the richness in that. In my MBA dissertation. I used quantitative techniques regarding entrepreneurial motivation in mature disabled students in North Wales (Roni, 2007a). My MRes (2009b) project identified self-employed disabled people (or disabled entrepreneurs) with a comparison of different groups from the British Household Panel Survey (BHPS) data (Roni, 2009b). Therefore, in this doctoral research I was honoured to gather some valuable data of disabled entrepreneurs in the UK and their experiences of business start-up.

3.3 Personal position

There is some difference of opinion as to whether able-bodied researchers can conduct studies on disabled people and can contribute to research. Albrecht (2002) argues that only disabled people can fully understand disability, and contribute to the development of the discipline effectively, and also states that research about disability can have negative consequences for disabled people (Albrecht, 2002). However, Barnes and Mercer (2004) argues that non-disabled researchers have a place in disability research, as long as they do their research in an emancipatory way (Barnes and Mercer, 2003).

Whilst I might have critiqued the capacity of the researcher to be emancipatory, it nevertheless remains a laudable process to aim to achieve some rights (that is, the rights to do business and explore institutional support services). In this sense, I also recognise the need to address issues of social relationships of the research process between disabled entrepreneurs and support service providers, and sought to give power to disabled entrepreneurs as major respondents in my study. I did not want to perpetuate the well-documented power imbalance in entrepreneurship and disability research, whereby able-bodied researchers jump in to design and conduct research, producing a power relationship in which they control the entire research process, where disability research subjects have little or no power (Barnes, 1992). As such, I tried to remain self-critical, and acknowledge my own position as a non-British female, a daughter of a disabled mother, a sister of a disabled woman, a mother, and a middle class researcher who has not experienced disabling barriers in the same way as disabled people or disabled entrepreneurs. I tried not to impose my own views and understandings, but rather tried to open this thesis up with the desire to make some contribution of knowledge to disabled entrepreneurship research in the UK.

I aimed to do this study by exploring the real business experiences of research participants from a resource-based view as well as ensuring their start-up resource experiences were covered through in-depth semi-structured interviews, which comprised the data for my study. My main concern as a researcher, therefore, was to try to explore the start-up experiences of disabled entrepreneurs with regard to business capital experiences, by ensuring that the power in the research process was not held solely by myself, but was shared with participants. Indeed, this problem existed in previous research.

The primary issue for those who have focused on social relationships has been the asymmetrical relationship between researchers and the researched. I personally realised that this is a major reason for the alienation of disabled people from the research process (Barnes and Mercer, 2003). The power of

researcher-experts is enshrined in their control over the design, implementation, analysis and dissemination of research findings.

“As a consequence, the ‘subjects’ of the research are treated as ‘objects’, with little positive input to the overall research process.” (Barnes and Mercer, 1997a: 6)

This issue is particularly salient for me as an able-bodied researcher. I did not want to further embed a process of disempowering the respondents as disabled research subjects. As a result, I engaged in an iterative process as far as possible in the design of the research, to facilitate practical experiences through the expressions of those with disabilities. I did this by developing and refining the topic guide on the feedback of research respondents, by following up interviews with further telephone calls to enquire about extra issues, and by consulting with respondents regarding the initial stage of my analysis. This was further underlined by a consistent approach to the respondents, recognising that it was them, and not me, who were the experts and knowledge holders in this subject. Thus, I acknowledged in my mind set that it was my subjects that constituted the study, whilst I facilitated and accommodated it. Such an approach is recommended.

"Emphasis on reciprocity in the relationship between researcher and researched as an attempt to give due recognition to those being researched as 'expert-knowers'." (Barnes and Mercer, 1997a :15)

Finally, I agree with Urquhart and Fernandez (2006) who suggested that an interviewer does not have to be an ‘insider’ (of the same ethnicity/culture) as they can become accepted as someone who can be taught. The realities produced by constructivist grounded theory are interpretations made from given perspectives as adopted or researched (Strauss and Corbin, 1998a). As such, neither the account from an ethnically different or ethnically matched interviewer-interviewee can be considered to be the single ‘truth’. I believe that an individual can have different understandings of the same phenomenon and these meanings emerge in different circumstances (Strauss and Corbin, 1998b).

3.4 Philosophical position

I have taken an integrated approach in my research using methodological tools (concepts) drawn from 'constructivist and interpretivist' positions in an attempt to provide a multi perspective account through an analysis at different levels (stakeholders of UK disabled entrepreneurship). Barnes and Mercer (2004) have called for more social theories that are connected to public moral and political debates and social conflicts. I argue that should be widened to include more business theories, especially from a resource-based view, and the adoption of a social constructionist approach in relation to the 'context of application' and social accountability Schwandt (1994) identifies in disabled entrepreneurship, which may provide empirical evidence.

The most important factor is that the researcher should be transparent with regard to the philosophical paradigms which guide their research (Mason, 2002), not only out of courtesy to the reader, but also to facilitate evaluation of the research process and its findings. According to Silverman (2000) and Bryman (2004) every single researcher has philosophical and methodological issues with regard to the method of collecting data. In relation to research methods, the semi-structured interview is primarily employed in my research in respect of these issues, and will need to be discussed explicitly. Firstly, social constructionism is:

“The study of the structure and the variations of structure, and of the consciousness to which anything, event, or person appears.” (Giorgi, 1975: 83)

Given that my research, with the guidance of this philosophical position, is based on the concept that 'experience' and 'performance' are both socially constructed products, a label used by individuals to make sense of their experience in the social phenomenon of opportunity, attitude, experience and performance. It might therefore be understood by individuals (for example disabled people) who are directly involved in businesses. Secondly, according to the statement of Jones (1985) in understanding other people's constructions of reality, a researcher would ask people rather than assume we can know merely by observing their behaviour. We also need to ask them in

such a way that respondents can tell us in their terms. Thirdly, a researcher should address the rich context of meanings from the perspective of research respondents, rather than those imposed by ourselves. For the reasons above, the semi-structured qualitative interview might be more appropriate than the structured interview, survey interviewing and observation, to gather deep data from the people being investigated (that is disabled entrepreneurs) and explore social phenomena of which we have limited understanding. This is because the qualitative interview is a uniquely sensitive and powerful method for capturing the experiences and practical meaning of the subject's everyday world (Silverman, 2000).

This disabled entrepreneurship research seeks to understand the experience of entrepreneurship by interpreting how disabled people involved in the process of entrepreneurship explain it. Consequently, the research strategy will emphasise the words rather than quantification in the collection of data. Furthermore, my study not only reveals the interpretations of the respondents, but also my interpretations. This is consistent with what constructivists suggest, that the researcher's own accounts of the social world are constructed (Denscombe, 2007). Denscombe (2007) argued that the researcher's interpretations can go further than the respondent's explanation and can relate to issues that exist outside it. It therefore has a different form of reality, and adds to the knowledge of social reality. For example, what are the socio-cultural mechanisms that shape the structural and interpersonal relationships in which disability is acted out? Are they the structural exclusion of disabled people from the mainstream of entrepreneurship? In order to examine this socially constructed phenomenon, a social scientist is required to gain access to people's 'common sense' thinking and hence to interpret their actions and their social world from their point of view (Crotty, 1998).

Constructivism is antithetical to positivism, which assumes the possibility of context-free knowing as well as action. Strong constructivism contends that all the facts we can ever know are socially and culturally constructed. This can be seen to represent ontological neutrality as no claim is made as to the substratum of experience, only that it is unknowable (Barnes, 1992). This

concept of constructivism has attracted considerable interest in the last decade. I perceived that reality is understood by subjective judgement and it is socially constructed. That implies each individual constructs his/her own reality and each reality is equally valued. I therefore positioned myself as opposed to objectivism in this research.

I personally believe that a person has no direct access to external reality and knowledge can only be developed by using basic in-built cognitive principles (or categories) to organise experiences (Denscombe, 2007). Knowledge is constructed by the individual through experiences of, and interaction with, the environment, hence subjectivity. 'Reality' is the product of social processes of communication and negotiation that results in consensus, and significantly affects how we see the world and how we behave in it. I also agree that knowledge is no longer to be judged in terms of whether it is true or false, but in terms of whether it works (Denscombe, 2007). Moreover, I agree with Denscombe's (2010) argument that people are the architects of the social order and knowledge is constructed, not discovered.

3.4.1 Why qualitative research strategy?

This research project is a piece of qualitative research that is explorative, seeks to gain insight, and involves interpretation and theories generated from data. Apart from some of the points already mentioned above, this section presents some important reasons why a qualitative research method is appropriate. Firstly, qualitative methods are more advantageous than quantitative methods in exploring particular social phenomena (Crotty, 1998). As research into the experience of disabled entrepreneurs is still in the exploratory stage in the UK, there is little data or understanding of the phenomenon of disabled entrepreneurship. Therefore, qualitative methods are more appropriate in providing rich, deep data and securing close involvement with the people being investigated. I believe that qualitative methods, which involve the systematic collection, organisation and interpretation of data, have primacy; theory is not predetermined, but derived from the data inductively,

providing a rounded, in-depth account of the phenomena under study (Miles and Huberman 1994).

By contrast, the process for investigation in quantitative research is deductive, involving the systematic breaking down of complex information or situations into their simpler components (Bryman, 2004). As such, qualitative methods are recognised by some as the best means for discovering the understanding that lies behind a phenomenon about which little is yet known (Miles and Huberman 1994; Strauss and Corbin, 1990). It was implicit in the research question that, as little was known about the topic under investigation, qualitative (inductive) rather than quantitative (or deductive) methodology would be more appropriate. The literature review highlighted that a qualitative approach is suited to eliciting disabled entrepreneurs' business experiences especially for their business start-up journey. For instance, my study has effectively employed qualitative approaches in exploring disabled entrepreneurs. Moreover, some of the disability studies have been influenced by qualitative research strategies (Foley and Chowdury, 2007; Lorenzo et al., 2008). These studies emphasised qualitative research methods (for example, in-depth interviews and focus groups) where I found that qualitative research would yield more deep data than quantifying numbers.

Secondly, it is very difficult to determine the exact figure of the total population of disabled entrepreneurs in the UK (ONS, 2013). Furthermore, an unwillingness to respond to this research investigation has been reported (Burchardt, 2003). For a quantitative research strategy, an appropriate sample size (a substantial percentage from the population) would be required. This is one reason why quantitative research methods are inappropriate in this research, as I believe a small sample without an exact population would be a problem in quantitative research with regard to validity and reliability (Bryman and Bell, 2007). Moreover, I was not looking at the performance of businesses nor quantifying any phenomena, but at the experiences of entrepreneurs with their businesses.

Thirdly, conducting face-to-face interviews, in contrast to other methods, puts the interviewer (myself) and the interviewees (respondents) at the level of co-equals, reducing ethical issues and making the interviewee more of an informant than a respondent (Yin, 1994). The data collection method in this research enables me to gain access to spontaneous data, the general chat after the actual interview, which studies have found at times to be very useful and more truthful than the recorded data (Bryman, 2004).

Fourthly, qualitative research is adoptive (Bryman and Bell, 2007) so that concepts and theoretical elaboration emerge out of data collection. With regard to this research, qualitative methods will enable it to develop a theoretical model of the process of disabled entrepreneurship, which is weak in quantitative research. An important point – it may be better to mention this pragmatic rationale before I discuss the more theoretical aspect. Initially I had preferred a quantitative study, but it was not possible because of the novelty of the topic and the lack of practical ability to access an appropriately defined ‘population’, which was ‘UK disabled entrepreneurs’. Therefore, I chose a qualitative journey for exploratory research, which may serve as a basis for future research in this area that is valid, reliable, and so on, from a positivist perspective.

Fifthly, regarding open defining terms of entrepreneurship development in people with disabilities, the semi-structured qualitative research approach may discover new dimensions and perspectives of the entrepreneurial performance of disabled people. Furthermore, quantitative research is unable to capture irrationality and various unpredictable actions that are common in individual human behaviour (Crotty, 1998). Crotty (1998) also argues that quantitative research sometimes lacks the goal of understanding description, control and prediction. Hence, my particular research was aiming for social reality that cannot be possible by conducting quantitative research.

Finally, qualitative research has often been criticised for relying too much on the researcher’s view about what is important and significant (Bryman and Bell, 2007). It is often argued that in qualitative study it is difficult to replicate

data, because it is unstructured and often reliant upon the qualitative researcher's ingenuity (Clive, 1999). It is suggested by Mason (1958) that the scope of the findings of qualitative investigation is restricted. In other words, it is hardly possible to know how the findings can be generalised in other settings or cases. Self-reflective assessment on the application of qualitative research methods in this research will avoid the bias of personal values that has been incorporated into the research process. It is crucial to pay attention to the points at which bias and intrusion of values can occur. In this research, I have tried to forewarn readers of the deficiencies of qualitative research, and explain how they affect the outcome. In addition, the research deals with the second issue of how to generalise from a small piece of research. An effort will be made to develop links between the experience of disabled entrepreneurs and the process of entrepreneurship that are also likely to affect other entrepreneurs. It will not be possible to generalise the theory in a simplistic way, because no one can claim that all disabled entrepreneurs have exactly the same experiences. However, this research has developed an understanding of the context in which individuals operate, which informs an understanding of other disabled people or entrepreneurs who are in business seeking to diversify, and disabled entrepreneurs support services environment.

3.4.2 Research paradigm

Issues concerning social reality and how it should be researched are critical in business and disability research. This question is important for two reasons: ontological and epistemological considerations. Ontology deals with the significant matter of what constitutes social reality, according to the researcher. Ontology is concerned with the study of being and the nature of reality. This raises questions of whether 'reality' is externally imposed on an individual's consciousness or is internal to an individual (Burrell, 1979). Our ontological assumptions affect our epistemology, which in turn affects our methodological approach (Burrell, 1979). Ontology is the study of what actually exists; epistemology is the study of what knowledge is, what we know

and the limits of knowledge. Methodology is the analysis of different methods employed, which relate to different techniques. Therefore, a method establishes the specific techniques that may be employed in research such as questionnaires (positivism) or interviews (constructivism) (Silverman, 2000). The research method cannot be chosen arbitrarily since each method within methodology brings with it epistemological and ontological assumptions. According to Burrell (1979) epistemology is concerned with the nature or grounds of knowledge (how we know, what we know, what kind of knowledge is possible, adequate and legitimate); how we understand the world and communicate it to others as knowledge; which knowledge is true or false; whether knowledge is 'hard' (quantifiable) or 'soft' (qualitative).

Hard and soft positions are referred to as objectivism and constructivism respectively. Objectivists believe that the experience of entrepreneurs comprises consistently real processes and basic structures; they are realities that are external to social actions. The focus of this social reality would be on 'what the factors influencing for business start-ups are' and 'whether there is universal entrepreneurship model that can be applied for UK disabled entrepreneurs'. If the emphasis is placed on testing most of the entrepreneurship theories, this ontological viewpoint may appear more consistent with quantitative methods. In contrast, the constructivist would be more interested in knowing 'how' and 'why', for example how these factors persuade or influence the process of disabled entrepreneurship.

Constructivism is an ontological position which asserts that the social world and its categories are social constructions; they are not external to us, but are built up and constituted in and through interaction (Hollis, 1994). This research is guided by this ontological view of the social world. It is therefore based on the notion that business experiences are a socially constructed product; a label used by individuals to make sense of their experience in the social process of entrepreneurship; and it can be understood from the viewpoint of individuals who are directly involved in the process of entrepreneurship.

However, some authors recognise that the constructivist position cannot be pushed to the extreme (Strauss and Corbin, 1998a). Each admits to the pre-existence of their objective of interest, which acts as a point of reference but is always in the process of being formed. My study agrees with this point, and suggests that factors that may influence disabled entrepreneurship activities would be identified by conceptualising a theoretical framework through an existing review of literature on disability and entrepreneurship development. Yet this research cannot fully reflect the reality that exists in the disabled entrepreneurs' society because it has been accomplished in everyday interaction; thus, understanding must be based on the experience of those who work within it. Another suggestion of constructivism is that the researchers' own accounts of the social world are constructions. This is because the social categories that help people to understand the natural and social world are, in fact, social products (Bryman and Bell, 2007).

3.5 A pragmatic journey in interpretive paradigm

As suggested by Silverman (2010) all interviews were transcribed as soon as they were conducted. This provided the researcher with the opportunity to remain close to the data during interviews, transcriptions and analysis, so that she could capture not only what was said, but the atmosphere in which it was said and the environment in which it was said. Furthermore, transcribing interviews close to the time they were carried out is advocated by many academics (Kvale, 1996; Keats, 2000; Silverman, 2010). The iterative nature of data collection and analysis allowed the researcher to recognise emerging themes, patterns and relationships, facilitating the re-categorisation of existing data to explore whether themes initially identified in early transcripts were evident throughout all interviews. This method is centred within grounded theory, although only the techniques of grounded theory were used in the analysis. For instance coding, categorising, data gathering and analysing as an iterative process are all techniques utilised in the present study and all stem from the grounded theory analysis.

3.6 The interview process

Thirty interviews were undertaken in total. These interviews lasted between 90 minutes to two hours, with most lasting approximately one hour. Digital voice recorders were used to record the interviews, with the permission of the respondents. Notes of key points that respondents emphasised were also made during the interview, as well as some notes and conversations outside of the interview. Following the interviews, conversations on relevant issues often continued, and the recorder was either left running to discuss these, or was turned back on (again gaining the permission of the respondent first).

The interviews predominantly took place in rooms that were available in the business premises where my respondents (disabled entrepreneurs and the officials from SSPs) worked. Separate rooms were always requested before the interview, to ensure both confidentiality for the respondent and to optimise the quality of the interview recordings. These experiences also helped to develop an initial relationship with my respondents, although this was not the reason for doing it. During my interviews, whilst attempting not to lead or use leading questions and minimise my own bias, I tried to engage a natural style in which I was friendly, polite, respectful and conversational; in which a good atmosphere was generated to make respondents feel comfortable (Fontana and Frey, 2003). I tried to develop good relationships of trust with respondents in a relatively short period of time. It was my intention to put the interviewees at ease, in order to make the experience as good for them as it could be, whilst also generating as much data as possible (Symon and Cassell, 1998). As such, I tried in every interview to be empathic and non-leading, giving the respondent time to think and talk. I also approached the interviews with genuine interest, curiosity and enthusiasm in the subject area, and a desire to hear their story and learn from these experts. I was attentive, and my probing was based on genuine interest. As Bryman (2004) highlights, probing can be effective if used well, and if it sounds natural; my interview probing was always based on natural and genuine curiosity, and aimed to draw out deeper and interesting responses, which I often felt they did.

During the interviews, I noted that new themes were developing, often as a result of further probing away from the listed questions. In addition, questions that did not successfully generate discussion or lead to the emergence of issues and concepts as desired were noted. I then changed the interview guide to either incorporate questions around these issues, or remove or alter questions encouraging less response.

3.6.1 Research participants

Miles and Huberman (1994) encourage respondents to produce a detailed description, which are rich accounts of the environments, social settings, events, and often individuals, with which the research is concerned. As qualitative studies offer detailed accounts of what goes on in the setting being investigated, details of the environment are important because of their significance for the respondents, and also because the details provide a context within which people's behaviour takes place (Bryman and Bell, 2007). Such descriptions therefore emphasise the importance of contextual understanding of social behaviour, and allow behaviour and values to be understood in context (Bryman and Bell, 2007). My research offer a good description of the respondents in my study below.

3.6.2 The interview phases

I had a list of the questions, which I asked the respondents (disabled entrepreneurs), on my specific research issues and which are given in the interview guide (see Appendix: interview guide). However, the respondents (interviewees) had a great deal of flexibility in the way they replied. As such, the questions did not follow exactly what was outlined in the schedule.

Questions were sometimes not included in the guide, but were asked by me as I picked them up during the interviews with my respondents. This is the nature and beauty of the semi-structured interview. I used the semi-structured interview as a specialist method of my data collection. By and large, all the

questions were asked and more or less similar wording used during the interview. I conducted two pilot interviews before I started formal interviewing. The formal interviews comprised three phases (Phase 1, Phase 2 and Phase 3) with one sub-phase (sub-phase 1, 2, 3) each. The objectives of the pilot interviews were based on two perspectives. Firstly, I needed to understand their reactions and reciprocations, and notice how the respondents replied to each question based on my flow of conversation. The second was to sample and judge the technicalities of the audio recordings for the transcription. I agree that the quality of the sound has a great impact on transcription (Bryman, 2004). Also, I used my own technical judgement during the interview phases, based on the experience of the pilot interviews. I carried out all the transcription manually. I could have used transcription software, but I ignored that because I needed to hear the voices personally since I was doing the research in an emancipatory way. Coming from a typical quantitative research background, from the pilot interview to the end of the final interview, the whole interview process was very important for me as a newcomer to qualitative research. This interviewing experience gave me prior practical experience of interviews with disabled entrepreneurs, practical knowledge of fieldwork, and effective communication skills with the interviewee. The experience laid a strong foundation for how the interviewees received and answered my questions, and for my understanding of the rich and deep data.

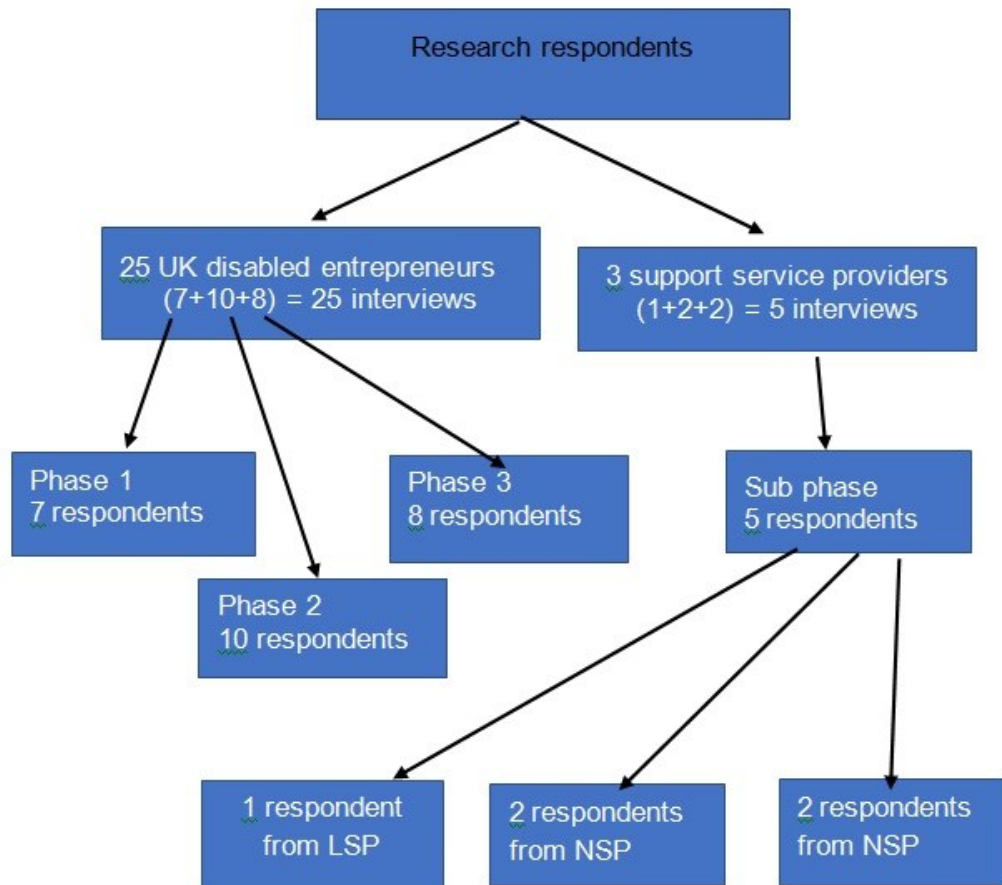


Figure 3.1: Interview Phases

Source: Author's construct

During my interview phases, phase 1 did not give me sufficient in-depth findings concerning business start-ups. During phase 1, I started to structure open coding (see Appendix: Node and coding structure). Then I moved to phase 2, which was the longest, comprising data coding and analysis. In phase 3, I found more mature and sustainable disabled entrepreneurs.

3.6.2.1 Main phases: the major participants

Of the 25 UK disabled entrepreneur respondents I interviewed, 11 were female and 14 male. These respondents were chosen only from England (that is, from only one of the four constituent countries of the UK). Their ages ranged from 27 to 61 (see Chapter 4 for DE profile), with a considerable proportion of them being 33 to 40. The majority of respondents said that they

came from working class backgrounds, whilst a minority had had a middle class upbringing. All of the respondents were extremely hospitable and friendly to me, with some taking me for lunch, which I both appreciated and was touched by. Furthermore, the respondents were enthusiastic and driven people, who tended to have a strong sense of business and enterprise and believed passionately in what they did. Many had overcome extreme adversity in their lives, that is disability, and some acknowledged the ramifications and lasting effects that discrimination experienced often long ago still had upon them. I found many of the respondents both charismatic and inspirational in a number of ways. The following table 3.1 shows the data marker of this study (that is. when I have used quotes).I consistently use their true business individuality with their actual age and gender, although for ethical reasons I have employed pseudonyms.

Table 3.1: Twenty-five UK disabled entrepreneurs' general portfolio

Number of Respondents	Respondents' portfolio and data marker*
1	[Nijam, 35, male, Restaurant owner, Food service business]
2	[Richard, 61, male, Arts and crafts home studio, Arts business]
3	[Keith, 50, male, Jewellery business]
4	[Mahmud, 53, male, Insurance business]
5	[Jennie, 51, female, Graphic designer, IT business]
6	[Fawad, 43, male, Architecture, Construction business]
7	[Mukarram, 45, male, Antique goods dealer, Trading business]
8	[Dom, 28, male, Magazine publisher, Publishing business]
9	[Leonie, 47, female, Freelance author, Write-up business]
10	[Yahiya, 46, male, Property dealer, Agency business]
11	[Lin, 31, female, Chinese takeaway, Food service business]
12	[Eula, 35, female, Beautician, Beauty salon business]
13	[Martina, 37, female, Press owner, Printing and publishing business]
14	[Lee, 42, male, Crafts maker, Crafts business]
15	[Liz, 39, female, Arts and Crafts designer, Crafts business]
16	[Shane, 33, male, Disability product dealer, Trading business]
17	[Mick, 44, male, Pub business]
18	[Natasha, 33, female, Web designer, IT business]
19	[Rabeya, 43, female, Fashion designer, Boutique business]
20	[Stewart, 30, male, Disability equipment trader, Equipment business]
21	[Vanessa, 32, female, Home service caterer, Food business]
22	[Hill, 45, male, Accounts and audit firm, Special service business]
23	[Carolyn, 34, female, Candle and crafts designer, Crafts business]
24	[Mark, 30, male, Event manager, Event management firm]
25	[Momtaj, 27, female, Homemade herbal products producer]

Source: Author's construct for data marker while using respondents' quotes.

3.6.2.2 Sub-phases: support service providers (SSPs)

The organisations were based in the voluntary sector and were set up in a variety of ways to overturn disabling barriers in society and to deliver self-employment or entrepreneurship skills services for disabled people in the UK. Three organisations were chosen to identify the gap between service providers' self-employment, or business start-up activities, and the service delivery to disabled entrepreneurs (see Chapter 4 for the justification of SSP sampling). In my study, the three SSPs were very heterogenic in size, location and organisational objectives. Since this was a qualitative study using the grounded theory method, an attempt was made to explore the resources gathering experiences from the SSPs, whether actively engaged with disabled people or not. From this small group of representatives, local support service providers (SSP 1) were like disabled activists' organisations, national SSPs (SSP 2) were heavily engaged in business promotion and activities for disabled people and international SSPs (SSP 3) were international voluntary third sector organisations that had worked for more than 40 years as an international agency. All these organisations' operations were generally focused on business support and skills training, but not purely working for disabled people's business ventures. However, the following business support service providers (SSPs) were included as an example of delivering self-employment services. For simplicity I used local SSP, national SSP and international SSPs as pseudonyms.

The local SSPs were all established more than ten years prior to 2012, and offer models of community-based support for disabled people to access employment and self-employment. As organisations controlled mostly by disabled people, they have the potential to provide community-based employment and training to disabled people seeking to overcome social exclusion by obtaining paid and voluntary mainstream work. In particular, these organisations help disabled people to find and stay in employment and to develop work-related skills / training. They provide initial advice to people wanting to move into self-employment and signpost them to further support. They also sometimes continue providing clients with peer support, subject to

availability, throughout the early stages of business start-up as this helps to improve their confidence in the business.

National SSPs help people with long-term health conditions and disabilities to become self-employed and start their own businesses. They hire professional business advisers to deliver and give personal, one-to-one assistance through every stage, from developing their (disabled people's) business idea, market research, business planning and cash flows, marketing and business launch. Support continues once the business is trading during the critical early stages, depending on the client's mutual agreement. They provide straightforward business information booklets plus advice on specific help for disabled people. They also provide membership network support to disabled people in professional and managerial positions. The support offered includes email and telephone support lines, and a guide to setting up in business. They have also carried out adviser training with Business Link in the UK.

International SSPs are international non-governmental organisations (NGOs) which help to set up disabled people in all aspects of life. They have run a few national programmes with various names and timescales, in collaboration with one UK commercial bank, to help disabled entrepreneurs on a one-to-one basis with support tailored to the needs of each individual. They also run an international programme with some European countries to build or promote a culture of disabled entrepreneurs' business.

The following SSPs were included as representatives from the purposive sampling. Table 3.2 shows the brief synopsis of three SSP participants.

Table 3.2: Three support service providers (SSPs)

Subject	Local SSP	National SSP	International SSP	Remarks
Year of establishment	1998	1987	1965	
Basic service delivery	IT training, basic employment workshop, social gatherings, help to get disability allowances	Employment training, IT, business skills, provide premises for business purposes (rental services)	Livelihood, IT, skills training, employment and self-employment training, limited financial intermediaries	
Nature of the organisation	Disability Activist	Practitioner/ Development Agency	Non-Govt. Organisation (NGO)	
Geographical coverage	Greater Manchester, UK	Great Britain (except Northern Ireland)	Great Britain including 26 countries	
Organisational legislation	Registered Charity	Charity and Social Service Agency	Non-Govt. Organisation (NGO)	
Employer and management	Run by disabled people	Run by both disabled and non-disabled.	Run by both disabled and non-disabled.	
Employees	As above	Both disabled and non-disabled.	Both disabled and non-disabled.	
Proportion of disabled people (%) as employer	100%	50%	Lower than 50%	
Organisational approach	Client-based approach	Client-based approach	Tailored approach	
Entrepreneurship resources service – Human Capital	Yes	Yes	Yes	
Entrepreneurship resources service – Social Capital	Partly	Yes	Yes	
Entrepreneurship resources service –	No	Partly	Yes (partial)	

Financial Capital				
Supporting start-up finance	No	No	Yes (partial)	Partial means arranging grants and bank fund for stipulated projects.
Arranging start-up training skills	Yes	Yes	Yes	
Present activities	Both employment and self-employment training	Both employment and self-employment training	Disabled livelihood services, training and self-employment services	
Number of employees (full-time)	15	35	UK service	
Nature of self-employment support	Training programme	Training and arranging regular social interaction	All types of livelihood services for disabled clusters.	
Branches/office	One	Two	Four regional branches in UK	

Source: Author constructed this table from documentary evidences.

3.6.3 The quality of Interviewing

Keats (2000) has proposed some criteria for a successful interview and various techniques to meet these criteria, such as, i) the respondents must feel that their interaction with the interviewer will be pleasant and satisfying, ii) the respondents need to see the study as being worthwhile, iii) interviewers must correct misconceptions (for example, barriers to the interview in the respondents' minds need to be overcome), iv) questions that are misinterpreted or misunderstood should be repeated and clarified, and so on. Bryman (2004) stated that a successful interviewer needs to cultivate as many of the criteria of a quality interviewer suggested by Kvale (1996) as possible.

Kvale (1996) also advised that interviewing is more efficient if the interview objective is clear. Keats (2000) identified some situations for efficient interviewing. I have followed the following guidance and other practical tips suggested by Keats (2000), Kvale (1996) and Bryman (2004) in preparing and conducting the interviews with the participants.

3.6.4 Preparing the interview guide

An 'interview guide' is the most important piece of preparation before any interview takes place. 'Interview guide' refers to a certain structured list of topics to be covered, with suggested questions in the semi-structured interview. Kvale (1996) claimed that a good interview question should contribute thematically to knowledge production, and vigorously promote a good interview interaction. In that respect, Lofland et al. (1995: 14) proposed a mechanism of asking questions such as:

“What about this thing is puzzling me?’ and ‘what do I need to know in order to answer each of the research questions I am interested in?”
(Lofland et al., 1995:17)

The first question helped me to formulate interview questions or topic in a way that would answer the research questions. The second question covered the areas focused on, but from the interviewees' perspective. Therefore, these two questions will form the interview guide in a narrow way, but not focus too specifically on the research themes. However, a good thematic research question might not be a good dynamic interview question. In that respect, Kvale (1996) and Bryman (2004) suggested some basic elements that might promote a positive interaction, keep the flow of the conversation going and motivate the interviewee to talk about their experiences and feelings. First, the question should be easy to understand, and pertinent to the people who are being interviewed. Secondly, an interviewer must ensure that they ask for general information (name, age, gender, and so on) and for specific information (nature of the company, number of years' business experience in the light of resource availability, financial performance targets, and so on) because such information is useful for contextualising people's answers.

Considering this, it may be useful to develop two guides, one with the project's main thematic research questions and the other with the questions to be posed during the interview. I followed the above suggestions when I drafted the interview guide (See Appendix: Interview guide), since it takes both thematic and active dimensions into account for the design of interview questions. Therefore, the interview topic is in the following categories, such as, i) demographic (general, plus entrepreneurial characteristics) ii) business start-up experiences (education, special skills, training, entrepreneurial support and environment, including business environment, experience of accumulating capital resources) iii) specific business resources (business resources, if any, for instance: experience of accessing support service providers) and iv) experience of accessing resources (capital resource indicators for example, human, social, financial and others).

3.6.4.1 Piloting the interview

I conducted two pilot interviews within the same sample framework. This piloting was carried out only with main phase respondents. It has been suggested that a pilot study should always be carried out before the major data collection begins (Keats, 2000; Bryman, 2004). Pilot studies can include quantitative examinations of the questions, and a small sample of respondents can be interviewed using what is intended to be the interview guide.

Before data collection through interview, a number of important points have to be answered. For example, will the questions mean the same to all respondents? and what is the best way to introduce the topic? Since I was approaching a specific group (disabled entrepreneurs), appropriate vocabulary, easy to understand phrasing, and any bias in the content will be tested at this stage. Additionally, the appropriate method of recording the answers (either pen and paper or digital recording or both) will be checked here. The audio recording gives the advantage of pure and accurate data recording and also helps in transcription because the original interview can be

heard repeatedly. Moreover, sound quality and frequency can be tested in the pilot study. I can adjust the level if required and can overcome technical problems in the actual interview. This pilot study provided early feedback for the interviewer (Keats, 2000). More than one pilot study may be needed before the final version can start, which I carried out. So, pilot interviews gave me a taste of the interview process which stood me in good stead when conducting the actual phase. Furthermore, the interviewer needs to be knowledgeable in the topics, mastering the conversation style, and have an ear for the interviewee's linguistic style (Kvale, 1996). Conducting these pilot interviews before the actual interviews helped me to develop my interview skills and self-confidence as a qualitative researcher.

3.6.4.2 Interview: scheduling and conducting

There is a clear issue of how to word the interview questions, and what the sequence of questions is. Researchers (Silverman, 2010; Schwandt, 1997) point out that there is no one set of questions given to all interviewees and there is no specific sequencing of the issues raised. Yet there are still rules and principles to follow in the semi-structured interview. Schutt (2001) described the design chosen in the semi-structured interview, which depends on an interviewer's judgement and skill in how closely to follow the guide and how strongly to pursue the interviewee's answers. In this regard, my research adopted some 'grand tour' and 'mini tour' questions to tackle two different situations, which was specified by Prasad in his research (1993). The broad and exploratory 'grand tour' questions gave me the focus for the interview, and were developed to keep the research interests in mind. This type of questions got interviewees talking about aspects of their own businesses and relating their biographies (family history, social class, education, motive of the business, work experience, any employment history and so on). If the interviewee touched on something closely connected with business performance factors, or seemed particularly concerned about certain aspects of their business experiences, I pursued those areas through the use of more specific and detailed 'mini tour' questions.

In semi-structured interviews, it is worth noting that interviewees may well bring up interesting issues for which no questions have been developed. It was confirmed by Keyton (2006) that the interview is not just about collecting data; analysis should begin during the interview. Many researchers (e.g. Kvale, 1996; Bryman, 2004) suggested that a skilled researcher should be 'gentle, sensitive, and open' to recognising that the issue is interesting, and ask probing questions to explore it. It can be very fruitful to listen attentively to what is said and how it is said, and respond to what is important to the interviewee. Equally, the researcher should also 'remember, interpret, and criticise' the interviewee's statement, in order to clarify and challenge what is said, for example, dealing with inconsistencies in the interviewee's replies. It means that the interviewer is active without being too intrusive – a difficult balance to handle.

3.6.5 Interview: before and after

Bryman (2004) offered some practical details to take into consideration before and after interview. Before the interview, it is crucial to be familiar with the setting in which the interviewee participates, which will help us to understand the interviewee's own terms. After the interview, it is important to take notes about the feeling of each interview, because the conversation with the interviewee may extend or alter the understanding of the phenomena being investigated. These practical tips assisted me in the revision of the interview guide, by gaining an appreciation of what the interviewee sees as significant in relation to each of the topic areas. It also helps to improve one's interviewing skills and techniques, such as using the interviewee's own terms to ask questions in subsequent interviews (Bryman and Bell, 2007).

In the final stage of interview, the difficult issue was how to end it satisfactorily, making sure that interviewees or respondents had the opportunity to raise any issues they think appropriate or which the researcher may have overlooked in the topic and questions. Regarding this issue, I asked

the type of question that tends to be directive, for example, 'from your experience in this area, what advice would you offer to other respondents looking for better business opportunity and experience?' This kind of question might encourage the interviewee to comment on specific issues and forward a personal opinion (Fontana and Frey, 2003).

I engaged in a process of standard validation of the findings. Once the data collection process had finished, a brief summary was drawn up after each interview to try and concisely outline what I felt the respondent had told me or what needed to be followed up, but that was very occasional. These were then sent to the respondents, and they were offered the chance to comment upon the general comments, confirming if they believed they and their views were accurately represented. Through this process of constant and iterative development, I aimed to capture as much relevant data regarding the business start-up experience as possible. This state of perpetual development is advocated in research strategy in line with grounded theory analysis. The recorded interviews were all transcribed to generate verbatim transcripts, and both before and during the analysis of the data, I listened to the interview tapes on a number of occasions, in order to familiarise myself with the data.

3.6.6 Interview probing experiences

As I was adopting an interpretivist standpoint, I wanted to facilitate a flexible interview approach, in order to gather as much data as possible that reflected the interviewees' points of view, and encourage in-depth responses and additional information from them. This was in order to gain insight into what the interviewee saw as relevant and important, whilst in the process generating rich and detailed answers concerning business start-up experiences. By adopting such a flexible structure, I was able to probe what interviewees emphasised and felt was important, thus responding to the direction that the interviewees took in the interview. Probing during interviews was also useful as it allowed people to answer more on their own terms than standard questions might permit, and the ability to probe also allowed me to

clarify any answers given. Furthermore, probing if done correctly can be highly motivating to the interviewee (Fontana and Frey, 2003).

As a result of this flexibility, during the course of the interviews I was able to shift the emphasis of the research and later interviews. This was as a result of the issues seen to be important that emerged during the course of all the interviews conducted (Bryman, 1998). Furthermore, by adopting a semi-structured interviewing approach, I wanted to be able to draw out what the interviewees saw as important in explaining and understanding events and patterns; and semi-structured interviews allowed me to do this by probing and pursuing issues of particular interest to them.

3.7 Data collection: semi-structured Interview

Qualitative interviews are argued to be an appropriate and valuable method for gathering data that places its emphasis on depth, nuance, complexity and roundedness (Denscombe, 2007; Fontana and Frey 2003; Yin, 1994). This research uses face-to-face in-depth semi-structured interviews (Denscombe, 2010) for primary data collection. The disabled business person, especially the owner or manager of the business was interviewed. The selection of in-depth semi-structured interviews offers a deeper and more meaningful understanding of the research objective of the disabled entrepreneurship experience. This method allows the researcher to probe and reveal the deeper and more hidden meaning that would be difficult to extract by using other methods, such as surveys and observations (Denscombe, 2010; McNeill and Chapman 2005; Yin, 1994). These authors also argued that this method enhanced validity, as face-to-face interviews promote rapport and allow interviewees to open up and respond truthfully, especially if the researcher uses postal/ telephone/ internet surveys. Reiterating the same sentiments are Denscombe (2007) and Yin (1994) who highlighted the ease of checking data for accuracy and corroborating it with other sources to promote validity. Compared to most data collection methods which suffer from poor response rates (such as postal and internet surveys), the response rate with this

method is fairly high (Denscombe, 2010). In contrast to other methods, face-to-face, semi-structured interviews position the interviewer and the interviewee as co-equals, reducing ethical issues and making the interviewee more of an informant than a respondent (Yin, 1994). Glaser and Strauss (1967) recommend this method for its ability to capture raw data as compared to very structured interviews that are based on past theory. There is the ability to gain access to unsolicited data (from general chat) after the actual interview, which most researchers have found at times to be very useful and more truthful than the recorded data, and one would not achieve this through most methods (Bryman, 2004). With the prior consent of the interviewees, the interviews would be tape recorded for ease of storage and transcription.

This method is risky in a large scale (for example, national) study because of the influence of cultures, social class, ethnic and health issues, minority differences and interviewer bias, casting a question mark on the reliability of the data (McNeill and Chapman, 2005). Interviews are based on the ability of the interviewee to recall the events under study. This is seen by Yin (2002) and Fontana and Frey (2003) as a major setback of the method. When conducted on a larger scale, research can be time consuming and expensive when using that method. However, qualitative interviews within a small sample size would be best to address the questions that I intended to answer in this research. The research requires data that is both rich and varied if I were to extract the opinions and insight about practices, insights and the expectations of entrepreneurs with disabilities. By adopting this method, I extracted this data without limiting the answers of the respondents. I was mostly interested in their innate insights, opinions and entrepreneurial performance based on the nature of their businesses. The interview topic guide was based on the self-employed person's social situation in general, their disabilities in particular, their personal biography, the support they had received in establishing the business and what the performance had been. For example, whether they were able to make a living from the business and other relevant questions related to how their business had developed. Twenty-five plus five (in total thirty interviews) focused in depth semi-structure interviews were arranged during my data collection period. These investigated

my research topics (business resources experience) in depth, in individual contexts where disabled entrepreneurs varied in their business start-up experiences.

3.8 The methodology of grounded theory

“Our culture may be enabling, but paradoxically it is also crippling, it sets boundaries.” (Crotty, 1998: 12)

The above author was commenting on the impact that our culture, beliefs and perceptions have on us, which affect the research process. This statement is true with most research work in the interpretive paradigm, in which my chosen methodology tends to be weak. The data analysis mechanism of the grounded theory approach reduces the influences of one’s perceptions, cultures and beliefs in the research process (Strauss and Corbin, 1990). Most notable in empirical work carried out on the social sector is the noticeable influence of corporate beliefs, concepts, perceptions and expectations. Most researchers in this field come from the social sciences or management schools, where they import their knowledge and insights from their traditional areas of research. By adopting this analytical approach, I would be able to reduce my personal influence in my research project and ‘let the data speak for itself’. To summarise the superior analysis technique of the grounded approach:

“.... The novelty of the grounded approach lies not in the mode of investigation associated with it, but in the manner in which the information collected is analysed.” (Turner, 1983: 333)

Woods (2003) has argued that the grounded theory method has often been misconceived, misrepresented or missed, especially in nursing/health research.

“It is evident that many published studies purporting to adopt this [grounded theory] approach do so, almost in a piecemeal fashion, often falling short of demonstrating the development of any substantive grounded theory at all”. (Woods, 2003:87)

In order to overcome these pitfalls, it is crucial that there is a logic based on ontological and epistemological principles, tied to the research question, which underpin the choice of a study's methods (Mason, 2002). The rationale for the choice of grounded theory methodology in this thesis was, therefore, principally based on the links between entrepreneurship and the constructivist epistemological assumptions about being a 'disabled entrepreneur'.

Some other main qualitative enquiry strategies are commonly used by researchers in respect to related research: ethnography, phenomenology, grounded theory and ethnomethodology or discourse analysis (Bryman and Bell, 2007). Each approach has developed from epistemological underpinnings within social science disciplines. For instance, in anthropology the concept of culture underlines ethnographic approaches, and from applied philosophy, phenomenology developed (Mason, 2002). They argued that grounded theory is an interpretive qualitative mechanism that originated from sociology. The epistemological assumptions of grounded theory are derived from a branch of interpretivism and some researchers argue as symbolic interactionism, which places emphasis on eliciting and understanding the way meaning is derived in social situations (Stern, 1994). My position is according to the social constructivist assumptions about 'disabled entrepreneur' that underpin the basic research question about their experiences with their start-up business. The epistemological assumptions of grounded theory were, therefore, considered appropriate to foster the exploration of how disabled entrepreneurs relate, in the context of their experiences, to their start-up business.

As the focus of grounded theory analysis is on behaviours and their meanings as expressed through social interactions, this method is particularly appropriate for facilitating an interpretive understanding of the social processes associated with business theory. The findings of grounded theory analysis could therefore be used to add new theory to formal theory that is resource-based view development, by closing the gap between theory and reality.

3.8.1 Grounded theory approach

Grounded theory was first developed in the 1960s by sociologists Barney Glaser and Anslem Strauss who worked together on nursing research. The grounded theory approach also developed on symbolic interaction (Glaser and Strauss, 1967). Symbolic interactionism can explore how people characterise reality and how their beliefs are interrelated with their activities.

“Fit the situations being researched and work when put into use. By fit we mean that the categories must be readily (not forcibly) applicable to and indicated by the data under study; by work we mean that they must be meaningfully relevant and be able to explain the behaviour under study.” (Glaser and Strauss, 1967: 3)

Their work generated two books which have become exemplars for grounded theory practice (Glaser and Strauss, 1967; Glaser, 1978). However, the core ideas of the original grounded theory have since diverged, resulting in the formation of two predominant approaches to the method.

Many examples of the two approaches have been used within many areas of studies and researches. Researchers have ‘tinkered’ with the method (Stern, 1994). Bryman and Bell (2007) suggest that essentially the two main approaches differ in their ontology. Glaser’s approach to grounded theory analysis has been viewed as being guided by positivist ontology which maintains that a ‘reality’ exists but can only be incompletely measured by research, as a result of the inability of the researcher and researched to fully comprehend the situation and the complexity of the phenomenon under study (known as critical realist position) (Guba and Lincoln, 1994). Glaser (1978) argues that a researcher should be creative and not formulaic. For instance, he suggests the grounded theory researcher should not impose a research question, but start with a research interest and a question in mind so that they can see their participants’ perspectives in the absence of any misconceptions. Grounded theory, according to Glaser (1978) should begin:

“With the abstract wonderment of what is going on that is an issue and how it is handled.” (Glaser, 1978: 22)

For this reason, Glaser (1978) believes that any literature review prior to data collection contaminates the data gathered in grounded theory because it might direct the researcher's preconceived ideas. However, constructivist thinking would assert emphatically that research is never value free, but always influenced by the research from the very start of the process, by way of the research questions posed through interpretation, and all the way to write-up. In contrast to Glaser's (1978) approach, Strauss and Corbin (1990) convey a more linear and structured approach to methodology. They outline a three-step approach to data analysis and advocate conducting a partial literature search as it can provide a point of verification for the data, can be used as a secondary source of data, and can stimulate questions to ask in grounded theory study. Strauss and Corbin (1990; 1998b) also argued that all researchers come with background information in the technical literature and it is important to use it. In Glaser's (1978) view, the structured approach to analysis over-emphasises extracting detail from data. Glaser (1978) has accused Strauss and Corbin's (1990) method as 'forcing the data', resulting in 'full conceptual description' and not a grounded theory.

Charmaz (2000) also critiques Strauss and Corbin's (1990) methodology, akin to Glaser's (1978) criticisms; she argues that the rigid nature of the analytical process is didactic (moralistic/educational) and perspective rather than emergent and interactive. As a result, it does not permit an understanding of underlying assumptions because data is taken for granted. Charmaz (2000) in particular has suggested that the Strauss and Corbin (1990) method of analysis, and in particular 'axial coding' and the 'paradigm model' (see the diagram below) turns the grounded theory method into rules and results being an objectivist analysis, as opposed to a focus on constructs analysis (that is the search for meaning in data). Charmaz (2000) advocates a constructivist approach to grounded theory analysis that:

“... recognises that categories, concepts, and theoretical level of analysis emerge from researcher's interactions within the fields and questions about data.” (Charmaz, 2000: 523)

To facilitate a constructivist approach in grounded theory analysis, Charmaz (2000) argues that rather than obtaining data as 'acts and facts' on situations

or structures by using systematic guidelines, the researcher should be involved in a creative process of coding, whereby an understanding of the respondent's beliefs, meanings and ideologies is sought. Glaser (2002) has since challenged Charmaz's view (2000) reiterating his positivist stance in arguing that conceptual reality does exist and that constructivist grounded theory is merely an effort to avoid the work of confronting researcher bias.

Strauss and Corbin (1998a) suggests that divergence in the approaches does not mean one is superior over the other, but instead indicates grounded theory is branching out and maturing. Nevertheless, the divergence is confusing for the novice researcher when conducting a grounded theory study. Urquhart (2001) advocates that the novice researcher adheres to the common principles of the grounded theory method and discovers which approach helps them best to achieve the balance between interpretation and data. As a result, Strauss and Corbin's (1998a) approach will be adapted to fit Charmaz's (2006) approach to constructive analysis for two reasons. First, as discussed earlier in this chapter, the constructivist-interpretivist ontology of the Strauss and Corbin (1998a) method was considered to have clearer links with constructivist assumptions inherent in research questions than the positivist ontology of Glaser's (1978) approach. Strauss and Corbin's (1990; 1998a) ontological assumptions attest that there are multiple realities shaped by ethnic, gender and cultural values, and produced by individuals in society. An assumption of this thesis is that disabled entrepreneurs are likely to construct differing attitudes and beliefs that are shaped by ethnic, social and contextual factors. Second, as a researcher new to grounded theory, the Strauss and Corbin (1990; 1998b) structured approach was preferable to Glaser's (1978) and Charmaz's (2000) flexible approach. Although based on differing ontological assumptions, the methods described by Glaser (1978) and Charmaz (2000) both place importance on a vague and loose creative process which was considered to imitate the aspects of good science – rigour, clarity and being systematic. In fact, it is this looseness and lack of clarity that have been criticised the most since grounded theory was conceptualised. Charmaz (2000) recognised that rigidly adhering to Strauss and Corbin's (1990; 1998a) analytical procedures, for instance, using the 'paradigm model'

in 'axial coding', can result in the focus of the research being on searching for occurrences in the data (objectivist) as opposed to searching for the real meaning in the data (constructivist). This was considered to be potentially problematic for this research study, since searching for underlying meanings in the data, such as participants being disabled entrepreneurs and their capital relations in the context of health behaviours, was central to the research question.

Adopting the Strauss and Corbin (1990) approach provides a structured framework for data collection, which minimises the potential for lack of transparency in using the grounded theory method. Strauss and Corbin (1998b) have emphasised that their method is modifiable, noting that the procedures are

“...designed not to be followed dogmatically but rather to be used creatively and flexibly by researchers as they deem appropriate.”
(Strauss and Corbin, 1998a: 13)

Therefore, in this thesis, combining Charmaz's (2000) approach to axial coding with Strauss and Corbin's (1990; 1998b) grounded theory framework was considered to be a pragmatic way of facilitating a constructive analysis, whilst maintaining a structure that enhances the rigour of the study which would allow the analytical process to be made transparent.

3.8.2 Techniques of grounded theory

Grounded theory methodology incorporates a process of data collection and analytical procedures from which a theory is inductively derived. Strauss and Corbin (1990; 1998) argue that theory evolves through continuous interplay between analysis and data collection. This grounded theory (GT) analytical mechanism is an inductive technique that has been used for this study. The analytical mechanism permits many perceptions of understanding. People can create reality with meaning in different situations, and meaning is explored by their own symbols that are words, experiences, objects and so on. These are the basis for actions and interactions of symbolic meaning. Symbolic

meanings are different for each individual and this becomes an inductive method of gaining different knowledge on the same topic (Dey, 1999). In this approach, participants are selected based on their knowledge of the research subject. Both observation and interviewing through different methods are commonly used for qualitative empirical data collection. In data analysis, collected data frequently compares result, categories and constructs to determine the similarities and differences, and finally there is an attempt to develop and add a new theory. The following prime characteristics of this process show those that are common to all grounded theory methodology.

3.8.3 Grounded theory analytical elements

Generally, within the grounded theory model of analytical elements analysis, the data coding process consists of four basic steps. These are: (a) a series of codes extracted from the text; (b) concepts which are collections of codes of similar content, which deal with the data to be grouped in order to make them more workable; (c) categories in a range of similar concepts and (d) the formation of theory. Figure 3.2 shows a graphical representation of the grounded theory (GT) coding process, which refers to the investigation of the real world through interview data. It discovers the concepts by grounded data and attempts to use those concepts to build a theory. The use of both these methods, therefore, minimises this criticism.

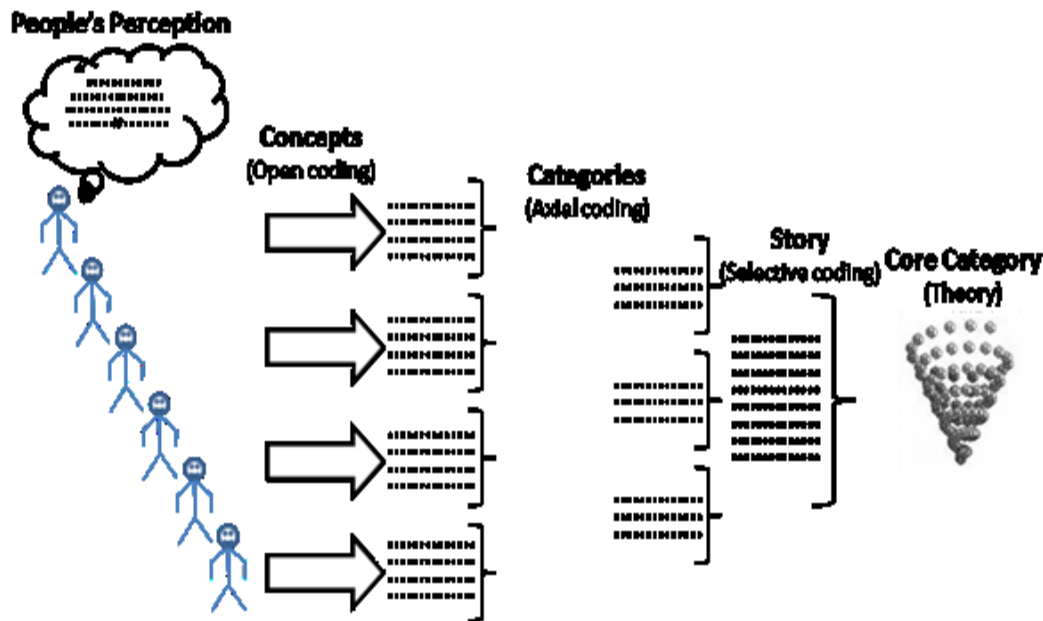


Figure 3.2: The GT coding process

Source: Adapted from Strauss and Corbin (1998a); Charmaz (2000)

Figure 3.2 describes the grounded theory approach in a sequence from people's perception to final core category (theory).

3.8.4 Theoretical sensitivity and sampling

The ability to recognise what is important in data and give it meaning is the ability to differentiate the relevant from the irrelevant. Two main sources are used: a search of the available technical literature and personal background. In this thesis, theoretical sensitivity was gained through both the researcher's personal background and work experiences; hence these perceptions provided an insight into the disabled entrepreneurship field of investigation.

The other central quality in GT is identifying what has 'theoretical relevance'. This refers to looking at concepts that are deemed significant because they are repeatedly present or absent when looking at incident after incident. Theoretical sampling involves sampling events or even participants based on their relevance and experience. For example, if the researcher realises that socioeconomic status or identity is important to the developing theory, then

the sampling strategy may need to be altered in order to accommodate these findings, until theoretical saturation is reached (or all variations have been explored). I started my fieldwork by gathering experiences of business capital from disabled entrepreneurs, then I added three support service providers' experiences to promote the capital resources of disabled entrepreneurship. In this study, theoretical sampling commenced after an initial 'purposeful sample' or 'purposive sampling' was obtained with 'snowball sampling'. Snowballing was employed because of the time constraint of this research project imposed by the late response from the chosen research intermediaries. Bryman and Allen (2007) argue that it allows relevant data to emerge without being forced. The research would go on to adopt a purposive sampling technique. This is the most recommended method in qualitative studies as it strategically establishes a good link between the research question and the sample (Bryman, 2004; Denscombe, 2007; Mason, 2002; Miles and Huberman, 1994). The sample criteria are determined by the requirements of the study and not by some external criteria, as compared to most probability-based methods (Huberman and Miles, 1994; McNeill and Chapman, 2005). In support of this sampling technique, Denscombe (2010) highlighted the benefits of selecting a sample that is critical to the research, and also identifying and selecting extreme cases and outliers. This technique will not only promote reliability and validity of the data but can also act as a test mechanism in theory development, encouraged by Glaser and Strauss (1967) and recommended if one is using the grounded approach (Miles and Huberman, 1994).

3.8.5 Analytical method

I have taken two different types of analytical stem from grounded theory. For the different recruitment phases of the disabled entrepreneurs' business start-up experiences study, I have used the three stages coding mechanism method (Strauss and Corbin, 1998a) in the data from 25 disabled entrepreneurs. This mechanism is at the heart of GT and is an analytical method that entails contrasting the data against itself, then against data, and

then against theoretical and conceptual claims. This method allows the researcher to look at the discovery of relationships, leading to the generation of 'grounded' categories. Grounded theory research is a qualitative tradition built on compared concepts (Glaser and Strauss, 1967). Proponents of the constant comparative method have suggested that similar data is grouped and conceptually labelled during a process called open coding. Then concepts are categorised. Categories are linked and organised by relationship in a process called axial coding. Conditions and dimensions are developed, and finally, through an interpretive process called selective coding, a theory emerges (Glaser, 1978; Glaser and Strauss, 1967; Strauss and Corbin, 1990; 1998a).

Another component lies at the heart of grounded theory analysis and theory development which is more mature and advanced. Since I have two different types of interviewees with two different respondents disabled entrepreneurs and SSP's officials, I have used 'negotiation matrix comparison' to contribute in new theory. Matrix comparison is the integration of detail, procedures, and operational logic to achieve the hallmarks of the grounded theory (Scott, 2004; Strauss and Corbin, 1990, 1998a). This matrix comprises the experiences of disabled entrepreneurs regarding their capital experiences and the practice of support service providers' capabilities and limitations. Hence, it is less closely integrated and a less sophisticated qualitative method. Understanding the relationships amongst emergent categories is not intuitive. McCaslin and Scott (2003) and Scott (2004) suggested developing a reflective coding matrix for different sets of data at this point in the analysis, which I have used in my final analysis.

3.8.6 Theory development

Two levels of grounded theory can be formed on the basis of two basic analytical grounds; 'formal' and 'substantive' grounded theory. Formal theories are more general than substantive theories, and deal with larger areas (Strauss and Corbin, 1990; 1998b). Substantive theories concentrate on specific social processes and are developed for narrower areas of study.

My thesis presents the concept of substantive grounded theories that relate to disabled entrepreneurs in the UK, their experiences of business start-up resource or capital and their perception of support service providers (SSPs).

3.8.6.1 Coding and categorising the data

This part of the process initiates theory development, where data is broken down, conceptualised and put back together in new ways (Strauss and Corbin 1990). I have followed three major types of coding: open, axial and selective coding. The grounded approach to data analysis was formulated as part of the grounded approach research strategy and then modified by different researchers to suit individual needs. The approach was linked to theoretical sampling, where emergent codes are identified as data is collected and analysed. Further cases are selected that illuminate or are in line with the identified codes or themes, until a level of theoretical saturation is reached, when all that needs to be known about the code or concept is known (Bryman 2004; Glaser and Strauss, 1967).

However, I was interested in very in-depth analysis, as this would strengthen my findings and serve as a test mechanism for theory that develops or provides contradictions to previous theory. And for data coding I would adopt Strauss and Corbin's (1990) coding framework of coding in three phases:-

Open coding, using *Nvivo9* Software used for examining (see Appendix 14: Node), breaking down the data, conceptualising and categorising; axial coding (see Appendix 13: coding structure), using *Nvivo 9* for re-arranging open coded data to find a link and relationships between the categories, which is a procedure whereby data is put back together in new ways after open coding has taken place, by making connections between the codes and raising them to a conceptual level. The result is a category or concept (advance code). And lastly, selective coding, using personal memos, writing, diary and files for further refining the categories to create core categories. Hence these

concepts are integrated and related to other concepts and the relationships are validated.

3.8.6.1 Theoretical memos and diagrams

Glaser (2002) and Strauss and Corbin (1990) placed importance on using memos, code notes, and theoretical notes to generate a theory. Memos can be used to guide theoretical sampling and keep an ongoing record, which also provides density for the research by guiding the researcher to think abstractly and then grounding this in reality. Diagrams help to formulate the theory. Memos and diagrams both help to integrate emergent categories between them; this is an essential part of producing theory.

3.8.6.2 Literature as a source

The literature is used in this study for several purposes. First, it is used to provide background information, identify the focus of the research and gaps in knowledge, and provide theoretical sensitivity, and to justify the need for the study. Second, the literature was used for the interview guide (see Appendices: 6 to 9: Interview schedule). Finally, the findings of the studies are discussed alongside relevant literature to validate final theories. Therefore, placing this study into the context of the existing body of knowledge demonstrates how the theories developed differ from existing business theories.

3.8.6.3 Negotiation matrix in grounded theory analysis

The negotiation matrix instrument is another analytical technique which also works well, where perspective remains consistent in constructing theory from data analysis. I have explained in Chapter 7 the experiences of disabled entrepreneurs with their business resource support service providers within the negotiation matrix framework. However, by taking Charmaz's (1994) suggestion,

“The researcher constructs theory from the data. By starting with data from the lived experience of the research participants, the researchers can, from the beginning, attend to how they construct their worlds. That lived experience shapes the researcher’s approach to data collection and analysis”. (Charmaz, 1994:68)

Although my preference is emic (that is, trying to stay close to participants’ meanings) my perspective works well with Strauss and Corbin’s (1998a) relational investigative questions, and therefore with the matrix guide as well. McCaslin and Scott (2003) and then Scott (2004) described the uses of the negotiation matrix while using different data sets for developing any theory. That is why I used the negotiation matrix for further analysis (see Chapter 7) to develop a modified theory from my theoretical framework.

3.8.6.4 Limitations of grounded theory analysis

Whilst everything seems accurate, the process is not straightforward, as it is extremely difficult to be exhaustive in enumerating the problems that can have an influence on the accuracy of the results of a study. The schedule (questioning) of the interview guide can distort the results of a study by the selection of inappropriate respondents. However, the qualitative method is related to non-quantifiable factors. These can be revealed by the meticulousness of the researcher. Therefore, care should be taken with every detail in order to localise and neutralise any problem.

However, as noted at the beginning of this chapter, the GT approach has frequently been misconceived, and sometimes misrepresented (Charmaz, 2006) and misused in much health-related or multidisciplinary research. The Charmaz (2006) argument was based on health research. However, the weaknesses inherent in the method are principally associated with epistemological and ontological assumptions. Critics of the grounded theory method have drawn attention to an ontological paradox inherent in symbolic interactionism, if meanings are to be understood by examining the interactions of individuals. Then a basic reality of social processes cannot exist. This is resolved if it is accepted that multiple non-contradictory descriptive claims

exist about any given phenomenon (Hamersley, 1992). Therefore, rather than treating the findings of GT as reproducing reality, it is acknowledged that they are, in fact, the researcher's interpretation of reality, which are time, place and context- bound. This implies that the researcher needs to address the personal and theoretical assumptions that contributed to these interpretations by demonstrating reflexivity (Bryman and Bell, 2007). Secondly, the findings of grounded theory cannot be empirically generalised, that is, they cannot be said to be representative of the wider population, and rather they are aimed at creating theoretical generalisability.

The majority of the problems associated with the GT approach, however, centre on the use of the method rather than epistemological concerns. The criticism most frequently made of published grounded studies is the 'muddling of methods' or 'method slurring' (Scott, 2004). Method slurring refers to research that compromises the integrity of the GT approach and instead generates, for example, a typology, long verbatim biographical narratives, or an outcome associated with any number of qualitative approaches.

However, as Charmaz (2006) has acknowledged, the evolution of a methodology and the 'tinkering with' method need to be problematic sometimes, since the methodological criticisms associated with 'method slurring' can be considered to be problems with the methodological rigour, rather than a problem inherent with modifying the grounded theory method in order to meet the objectives of the study. As such, these problems can be overcome if the researcher endeavours to adopt a systematic and self-conscious approach to research design, data collection and interpretation. This is a view shared by McCaslin and Scott (2003) who argued that studies that ensure rigour should 'stand up' to critique better, by enabling the reader to examine whether or not the chosen methodology was appropriate to the nature of the research study.

So, grounded theory analysis has not been beyond criticism. It has also been criticized by Holloway and Todres (2003), who argued that it provides a detailed description only of the research, or simply a quantitative analysis

rather than an explanatory model. However, recently, some researchers have suggested (Bryman and Bell, 2007) a way of solving this problem by using 'Computer-Assisted-Qualitative-Data-Analysis-Software' namely CAQDAS computer software. This is a useful tool for moving beyond a detailed description to an explanatory model grounded in the data. Hence I have used NVIVO version 9 software in this study to organise my qualitative data set.

3.9 Negotiating potential data access

I have some experience of the difficulty in gaining access to data, which cannot be over emphasised (Dencombe, 2010). Therefore, I agree with Bryman (2004) who claims that experiences with data access always involve a combination of strategic planning, hard work and luck. From the beginning, I had to negotiate with several support service providers to obtain their lists of UK disabled entrepreneurs - but few responded to interviewer questions. I have two different stems of qualitative data sets. One is 25 disabled entrepreneurs (see the portfolio of the 25 respondents in Chapter 4) that came from snowballing and the purposive contacts from some intermediaries. Three support service providers (research intermediaries in my research) gave consent to provide their experiences for my research (see the following sub-section for more details). SSPs were selected who had already provided a service to develop business information set in UK premises. The support service provider that delivers self-employment training took part in my interview sub-phases (phases 1, 2 and 3). At the beginning, I did not plan to take the SSPs' views of experiences of delivering the entrepreneurship skills to develop a disabled person's business. But during the interview phases I extended my data set to use their valuable experiences (for example resources and problems) for developing more rich and deep data for this disabled entrepreneurship research.

3.10 Validity and reliability

Yin (2002) considers validity, reliability and replicability to be appropriate measures for evaluating in-depth interviewing, whilst other qualitative researchers pay little attention to this (Bryman, 2004). However, the issue of external validity – how far an in-depth interview can be generalised beyond the case – is an issue that many qualitative researchers grapple with, depending on the logic of the selection of the interview questions.

Generalisation occurs not through representative sampling, as is the case with quantitative research, but rather through theoretical analysis. External validity (sometimes referred to as transferability in qualitative research) is achieved through the correspondence of the data with the theory that flows from it (Bryman, 2004, Yin, 2002). This is achieved through the process of iterative induction, whereby concepts and categories that emerge from the data are constantly checked against theoretical frameworks guiding the research process.

Validity can be improved by ensuring grounding of the analysis and interpretation of the data (Denscombe, 2010; Glaser and Strauss, 1967). Guba and Lincoln (1994) argue against the use of these data analysis techniques as they mostly suit quantitative studies, and instead recommend alternative tools for qualitative research. My research agrees with Denscombe's (2010) recommendation that some principles should be adopted to enhance validity and reliability. Approaching the data with an open mind, avoiding or neglecting non-conforming data, and not falling for the first explanation, but exploring other rival or alternative explanations, are the best approach for me. My research involved interviews with people with heterogeneous disabilities (that is type of disabilities) and the data gained was corroborated to identify any relations and deviations.

3.11 Ethical considerations

I have followed the most standard research ethical protocol according to my university's (MMU) guidelines. In addition, some important informal discussions and advice from human rights, equality and disability officers from the Manchester local office were sought from my personal connections and initiatives, prior to all my interview phases. For instance, the officer who did his research on disabled people in the UK provided worthwhile information on his fieldwork experience on how to deal with potentially vulnerable people. It is my belief, as a researcher, that ethics should not only to be considered in the design stage of the research, but should be considered throughout the whole research (Saunders et al., 2009). Moreover, some significant ethical issues and considerations arose during my research. The university research ethics checklist (MMU research checklist) helped me to conduct the research. The procedures are as follows.

3.11.1 Research ethics approval

Ethical approval was obtained from the university faculty academic ethics committee (MMU research ethics). I was also given a research checklist by the committee. My research team supervised me during the ethical procedures prior to my research fieldwork which followed the research ethics checklist (that is MMU research protocol), on data collection (for example data confidentiality, anonymity and so on) from respondents. As part of the research ethics set out in the university guidelines, the university approved my 'Research Design' 1 and 2 (RD1 and RD2 procedures) prior to conducting fieldwork, and then ethical approval was granted by the faculty research sub-committee. I complied with the ethics checklist provided by the university. In completing the university ethics checklist form in use at the time, I was able to answer 'no' to questions 1-13 including question 2, on 'vulnerable' groups. I rationalised that my participants would not be from vulnerable groups (that is people with severe disability, children and so on). All were running their independent businesses (twenty-five major participants) and five respondents were support service providers.

3.11.2 Conducting research ethics

Ostensibly, the ethical issues should be relatively straightforward and limited to the issues of informed consent. However, given the precarious nature of my target group (disabled British entrepreneurs), the research design had to pre-empt the possibility of sensitive data arising from the semi-structured interviews. The ethical implications of the research were assessed and properly addressed through a thorough consideration of disabilities, biography and personal records as well as their business development records. Therefore, ethical conduct was paramount for the success of the research as it cultivated a comfortable relationship between the respondents and me. I am grateful that most of the respondents agreed to be open and co-operative when addressing ethical issues, enhancing the validity of my data. Consent was always sought by email, telephone, text message or on the day of the interview before data was gathered (see Appendix: Consent form).

3.11.3 The initial role of research intermediaries

At the beginning of my fieldwork, my study required the co-operation and support of a gatekeeper for initial access to the individuals to be recruited. The difficulty in gaining access to data cannot be overemphasised (Dencombe, 2010), something I experienced during my research. Therefore, I sought some intermediaries rather than gatekeepers, who could help me to find potential respondents/participants for my research. I also agree with Bryman (2004) who claims that experiences with data access always involve a combination of strategic planning, hard work and luck (Bryman, 2004). At the beginning, I negotiated with several support service providers to obtain their lists of disabled British entrepreneurs – but very few responded for interviews. Therefore, some service providers are classed as ‘intermediaries’ in my research rather than ‘gatekeepers’ since the term gatekeeper means control of access to the data and respondents (Horwood and Moon, 2003). In reality, I searched for intermediaries to find my research participants for my interview data. In my case, the intermediaries were the support service

providers, but they were not typical gatekeepers as they did control access to my potential research participants.

After approval from my university ethics committee and other relevant university formalities, I sent a request letter to my participants (see Appendix 1), in which I created a one page summary with background and information about my research topic in the form of a flyer (see Appendix 1: Tell your business experience). These flyers were then sent to the selected intermediaries who were by definition support service providers. I asked them to provide me with some potential disabled entrepreneur contacts who could be suitable for my research interviews. I contacted more than ten suitable service providers via email, telephone, or by appointment to discuss my research topic and the need for respondents/participants. However, only three service providers assured their co-operation. They did not give me the participants' consent directly, but rather they waited until the potential respondents could agree to the interview. Moreover, there was no power relationship (for example employer-employee) between the participants and the research intermediaries. The organisations themselves sent the interview requests for arranging formal interviews on my behalf (see Appendix 4, which is an example of a request from research intermediaries to my potential participants). I was required to give an indication of the questions that would be asked in the requests (see Appendix: 6 to 9 Interview guide). This allowed the respondents to be fully aware about the structure and content of the interview, and enabled them to prepare for it. These hints also allowed them to give informed consent. In my fieldwork, I took more than 30 months to obtain the interviews and start the analysis. The main barrier was waiting a long time for the participants' consent and confirming their interview schedules. At this stage, I had to follow snowball and purposive sampling to follow effective strategic sampling planning (Bryman, 2004).

Additionally, the intermediaries were disability support service providers (SSPs) and specialists and, as far as I know, they deliver entrepreneurship services for disabled people in the UK. Moreover, these intermediaries also participated in the research at my sub-phases interview stage. I received the

written consent of SSP respondents to participate in my interviews by email. Furthermore, I was required to present the list of interview questions for their initial understanding and to support their consent to participate. In acquiring the participants, it is mentioned above that I started with snowballing and purposive sampling from three different SSPs.

3.11.4 Dealing with participants

Since all of my major participants (25) were disabled entrepreneurs according to my study definition, I was deeply concerned about potentially vulnerable people with issues of disability. I therefore obtained prior information on the particular type of disability before approaching the interview, helping me to determine if any further support or assistance was required for communication. However, none of my participants were vulnerable in terms of communication. I attended a research ethics seminar and realised who were by definition vulnerable people for interview. I did not class all my participants as vulnerable - as they were all communicative, understandable and no interpreters were there during interviews. They all understood my topic and area of research. I prepared myself to communicate with my respondents who were disabled, but also accomplished entrepreneurs. My interviews did not cause any undue distress to any respondent (Dale et al., 1988). None were pushed or forced to answer but, instead, I helped my respondents with the questions to share their experiences of access to business start-up. Moreover, I had no personal relationship with any of my respondents, so all interactions were professional with regard to my research. Before I approached my respondents, I started with emails, phone and texts, which were forwarded by the intermediaries. Telephone conversations prior to face-to-face interview were helpful. All interviews were conducted in English and afterwards, I thanked the respondents with beautiful 'thank you' cards along with small handicrafts, which were made by disabled people and their organisations from my home country. My research topic, area of interest, the potentiality of disabled entrepreneurs, discussions about their own business experiences and sharing resource experiences of business start-ups made

them feel appreciated. In total, I interviewed 30 participants, including 25 disabled entrepreneurs and 5 service provider officials. Therefore, I made verbal agreements with all of them that if clarification was needed during the analysis stage of my research, I would contact them post-interview by email, telephone or face-to-face and indeed I have done so in some cases to clarify my data from interviews. However, I always made it clear that they had the right to decline to respond to any question during interview (Blumberg et al., 2005).

3.11.5 Anonymity and confidentiality

Issues of confidentiality and anonymity are important aspects of research. Once promises about confidentiality and anonymity have been given, it is very important to make sure that these are maintained (Saunders et al., 2009). Easterby-Smith et al. (2002) raise the important point of taking great care of assuring anonymity in an interview-based approach to primary data collection. I therefore maintained each participant's right to anonymity.

Though I collected signed consent papers from my respondents (see Appendix 3) showing that they understood my research theme, and the purpose of their participation, I confirmed at the beginning in my flyer/request letter (see bold paragraph in Appendix 1) that the interview contents would not be shared with other members or referred to in other interviews, and I maintained that throughout my research.

Moreover, at the beginning of all the interviews, the respondents were assured that they would remain anonymous within the study. As a result, all the individuals and organisations' names were changed and pseudonyms or false names were used. Any other indicators that might lead to the identification of an individual were also removed. Furthermore, when more than one person from the same organisation (for example, support service providers) was being interviewed, guarantees were given that anything they discussed during an interview would be confidential, and not divulged to

others within the organisation. These measures were taken in order to assure respondents of confidentiality, and their minds were put at ease in order to make them feel comfortable and talk freely in the interviews.

3.11.6 Ethical governance

During my research, I sometimes struggled to contact the necessary intermediaries, contacts and the respondents. During this period, my university research supervisors (my DoS and the team) directed me as to how to deal with snowball sampling and obtain the consent of the respondents to take part in the interviews. My sampling method was both purposive and snowballing to process the data collection. Consequently, I had frequent meetings with my supervisory team to deal with and check interview transcripts. Finally, to ensure that the ethical issues around my research were on track, I had regular and transparent discussions with my research team on how to deal with ethical issues. For example, strategic planning for sampling, for instance, purposive to snowballing, how to write to participants requesting their consent forms, the location of the interview, how to maintain anonymity and confidentiality, data analysis and storage systems and many more.

3.12 Summary

The figure 3.3 (see next page) presents the whole summary of my methodological design. In this chapter, I have presented my qualitative journey clearly with all of the levels of research methods and clarification of my epistemological position in an interpretive research paradigm. Here I present a detailed outline of the research strategy that I developed to achieve my research aim, objectives and how to answer my research questions. Semi-structured interviews were chosen for data collection and three different grounded theory analytical approaches were developed to use subsequently for interpretive and constructive grounded theory analysis. Moreover, my research methods outlined a detailed strategy to illustrate the philosophical and rational reasons underpinning my decision to adopt qualitative research. I

present the data analysis and explore the findings in the following chapter. Taking the grounded theory method for data analysis with a constructive and pragmatic view, my research will begin the process of substantive theory building by linking empirical data to key theoretical and conceptual constructions, presented in the following chapter(s). Therefore, the following Chapter 4 contains the findings of a general overview of my 25 major respondents of disabled entrepreneurs.

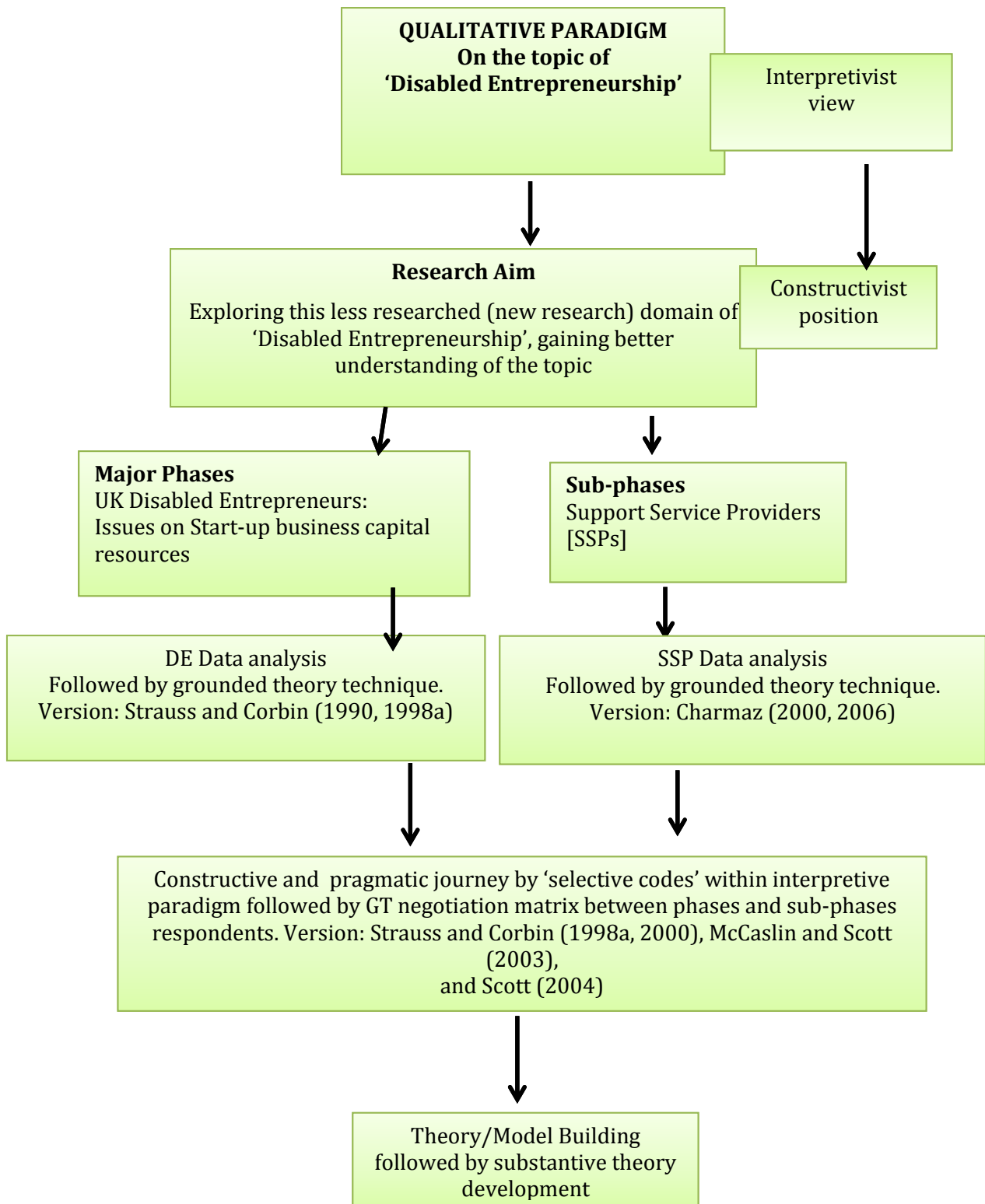


Figure 3.3: Summary of methodological design
Source: Author's construct

4 Chapter Four: An overview of respondents

4.1 Introduction

This chapter covers a general overview of the preliminary findings on disabled entrepreneurs, the twenty-five participants of my study. As such, it covers my first research objective for this study, the salient features of disabled entrepreneurs and empirically grounded insight into the lived experience of business start-ups for disabled people in UK. The findings present respondents' business profiles including the nature of their business. This general overview covers business identity, age, gender, ethnicities and business skills. It also covers a broad overview of business start-up experiences that included: family support, formation of business ownership, the need for flexible working hours, the complexity of the state welfare system, and other expectations that were important for understanding the reality of a disabled entrepreneur's business.

4.2 Phases of research

Based on my snowballing and purposive sampling, I have three stages of interviews. A grounded theory approach suggests that data collection and analysis should run simultaneously (Strauss and Corbin, 1998a). Therefore, I undertook three different phase of interviewing with respondents. During my fieldwork, I found it hard to get in contact with disabled entrepreneurs for research interviews in the UK, since as a researcher I had been waiting for the consent of those respondents who owned businesses and were disabled and thus qualified for my study. By using snowballing and purposive sampling, techniques phase 1, 2, and 3 were the result of these sampling processes. After finishing seven transcripts (phase 1) files, I started the initial stage of organizing the data with *Nvivo 9* software which called open coding and labelling with various nodes (see Appendix 13: Coding structure, Appendix 13: Node). The phase 1 (seven respondents) analysis technique was followed by the same for phase 2 (ten respondents) and phase 3 (eight respondents). At

the end, I combined all of the three phases of interviews of data to gain a general overview of the business from the perspective of UK disabled entrepreneurs

Ethically (See Chapter 3: sub-section 3.11.5: Anonymity and Confidentiality) all the interviewed respondents were assured that they would remain anonymous. As a result, all the individuals and some of organisations names have been changed. I have labelled all the participants by pseudonyms for analysis. In this process, I had to be very careful about the confidentiality of their identity. Only age and gender are genuine. Importantly, there is no other indicator that might lead to the identification of any of my respondents in this study.

4.2.1 Phase 1 overview

Phase 1 was the most important phase of my early research life working as a qualitative researcher. Here, I found British disabled entrepreneurs who were in the small business trade and experienced different degrees of disability (see table 4.1 for first stage overview). In addition, I learnt how disabled entrepreneurs managed their business ownership with impairments. My first respondent, Nijam, was an owner of a medium-sized restaurant and the remaining six disabled entrepreneurs respondents were working in the small or micro-business sector. The industry sectors, which first phase respondents have been working in are mostly in services and products (DTI, 2010).

Table 4.1: Phase 1* overview

Respondents		Disability	Overview of Business		
Pseudonym		Types	Business	size	sector
R1	Nijam	Deaf and Diabetic	Restaurant	Medium	Hospitality
R2	Richard	Physical Disability (Open heart surgery, kidney transplant)	Art and crafts (Creative work)	Micro	Product and Service
R3	Keith	Spinal bifida, Hydrocephalous	Jewellery creative trade	Micro	Product and Service
R4	Mahmud	Deaf	Insurance and take way	Small	Service
R5	Jennie	Polio	Graphic design	Micro	IT Service
R6	Fawad	Childhood Polio	Architect	Small	Design and construction Service
R7	Mukarram	Dystonia	Antique Dealer (Buyer and retail seller)	Micro	Small Trading

Source: Author's constructed from the field work at 2010 in England, Phase 1 = 7 interviews with initial analysis, (R1-R7= Respondents as Disabled Entrepreneurs)*

4.2.2 Phase 2 overview

The second phase of interviews was on a larger scale with ten disabled entrepreneurs (see table 4.2). Three medium-sized businesses were found in this stage demonstrating that disabled entrepreneurs are running small as well as medium-sized businesses. However, the business sectors were highly heterogenic unlike phase 1. Moreover, the choice of the businesses depended on various reasons that are discussed later in this chapter. From these two phases, it can be seen that disabled entrepreneurs exist in the typical business sectors.

Table 4.2: Phase 2* overview

Respondents' Pseudonym		Disability	Business	Sector and Industry size
R8	Dom	Cerebral Palsy	Magazine subscriber	Service and Product/Small
R9	Leonie	Multiple Sclerosis	Freelance Author	Product/Micro
R10	Yahiya	Deaf	Hotel and residential property dealer	Service/Medium
R11	Lin Wang	Open heart surgery	Chinese takeaway	Hospitality/Micro
R12	Eula	Aneurysm: Severe Depression	Beauty Salon	Service/Small
R13	Martina	Breathing Difficulties	Printing and Publishing Press	Product/Medium
R14	Lee	Multiple Sclerosis	Art and crafts (Creative work)	Service and Trade/Micro
R15	Liz	Physical Complex Artheriocitis	Art and crafts (Creative work)	Service and Trade/Micro
R-16	Shane	Ataxia	Disability Equipment Dealer/ Broker/Agent	Trade /Medium
R-17	Mick	Dyslexic	English Pub and Restaurant	Hospitality/Small

Source: Author's constructed from the field work at 2010-2011, England, Phase 2=10 interviews with initial analysis, R8-R17= Respondents as Disabled Entrepreneurs*

4.2.3 Phase 3 overview

At phase 3 of the interviews, I found more established small and micro size businesses run by disabled entrepreneurs. These businesses are diversified with different categories, for example - web designer, fashion designer, food caterer, event manager and so on. The following table is the synopsis of phase 3 respondents.

Table 4.3: Phase 3* overview

Respondents' Pseudonym		Disability	Business	Sector and Industry size
R18	Natasha	Deaf	Information Technology [IT]/ Web Designer	Service/Small
R19	Rabeya	Epilepsy	Fashion House/ Designing	Product/Small
R20	Stewart	Dyslexic and partially deaf	Buy and Sell disability equipment	Product and Service/Small
R21	Vanessa	Multiple Sclerosis	Home service Caterer/ Food service	Hospitality/Micro
R22	Hill	Osteoporosis	Accounting and Audit Service Firm	Product and Service/Micro
R23	Carolyn	Cerebral Palsy	Candle and Crafts designing	Product/Micro
R24	Mark	Amputee/ paralysed	Event management firm	Service /Small
R25	Momtaj	Autistic	Home-made herbal products producer	Trade/Small

Source: Author's constructed from the field work: at 2011-2012, England, Phase 3 = 8 interviews with initial analysis
R18-R25= Respondents as Disabled Entrepreneurs*

The followings sections are the overviews from my initial findings from the qualitative overviews.

4.3 Participant overview

How disability or impairments interact with their sense of entrepreneurial identity emerged from the findings. Identity is often understood to be a fixed category, such as race or gender, and is viewed as biologically given and unchanging. Self-identity is the consciousness of one's own identity. It is assumed that disability is a challenge in personal life, I found in interviewing

British disabled entrepreneurs that entrepreneurship and being disabled were experiences that challenged them. The professional identity rather than the label of 'disabled' is much preferred by the respondents in their family and social life.

"I see myself as someone trying to use my skills, qualities and interests in order to rebuild my personal and professional identity in an occupation that can work around the confines and challenges of my disability". [Leonie, 47 female, Freelance Author, Write-up business]

"Starting my own business presents a certain number of unique challenges, but it also gives a more flexibility, as well as more control over our working environment. Having own business gives me the opportunity to succeed and accommodate our specific needs. Despite the many challenges involved, I am enjoying this job". [Liz, 39female, Arts and Crafts Designer, Arts business]

A handful of disabled entrepreneur respondents expressed that they do not want to see themselves as inactive or as a non-contributing person within their family or society. They want a social identity, something that may also serve as a professional signpost. Whilst normal employment is often a struggle of accommodation, starting up a business through self-employment is one way to address securing a professional identity in society.

"I don't want to see myself as bottom line person in society or in the family. I can understand that recognition and professional identity is the respect for self-actualization. Every person has his own problems. It could be physical, mental or social. Seeing myself as a business person was my long cherished dream". [Vanessa, 32 female, Home Service Caterer, Food business]

"I prefer much acceptable professional identity than that of so called social labeling person as a disabled. I feel proud when I feel myself as an active economic person rather than a disabled." [Momtaj, 27 female, homemade herbal product producer]

The concept of individual identity has been theorised extensively in the social sciences. Identity has been used in two distinct senses: to describe two opposing aspects of human existence: the sense of self, uniqueness as an individual (self-identity), and group affiliations, the sense of sameness and

belonging (social identity) (Gardner, 2014). The two aspects of identity are necessarily inter-linked as the self does not exist in isolation, but is experienced in relation to the wider social setting. Social identities may be adopted voluntarily or foisted onto individuals with particular characteristics by powerful social actors (Down, 2010). My study found that social identity is highly valued by disabled entrepreneurs, Vanessa (32) and Momtaj (27), two female disabled entrepreneurs were examples of this. The following section is a short overview of the twenty-five major respondents.

4.3.1 Overview of disabilities

I noted in Chapter 2 that 'disability' is an umbrella term, which has varied definitions. A disability may be physical, cognitive, mental, sensory, emotional, developmental or a combination of these. Thus, disability is a complex phenomenon, reflecting an interaction between the features of a person's body and features of the society in which he or she lives and the disability that may be present from birth, or occur during a person's lifetime. It was difficult to classify the categories of twenty-five respondents. Therefore, I have taken the most practical category of disability, which was also followed at the last London Paralympic 2012 Games, when I started my data analysis. The London International Paralympic Committee categorizes disability into three different groups. These are physical, cognitive, and sensory disabilities (London Paralympic, 2012). There is a solid base of health promotion literature designed for disabled people's conditions and these specific three types of classification would enable some classification versus the broad label of 'disability'. The impairment which limits the physical function of limbs or fine or gross motor ability is defined as 'physical disability'. 'Sensory disability' is an impairment of one of the senses. The term is used primarily to refer to vision and hearing impairment, but other senses can be impaired like taste and so on. Defining 'cognitive disability' is not easy, and definitions of cognitive disability are usually broad. People with cognitive disabilities may have difficulty with various types of mental tasks. Using the above classification, four entrepreneurs were cognitively disabled, ten entrepreneurs had sensory disability, and eleven of them physical disability (see figure 4.1).

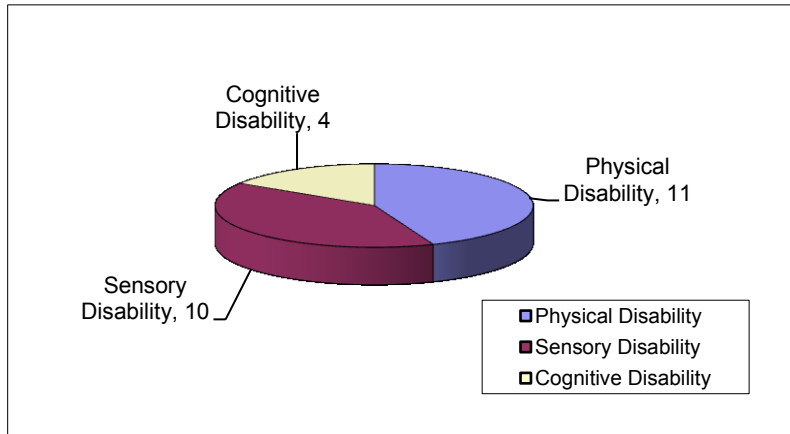


Figure 4.1: General classification of disabilities for 25 disabled entrepreneurs
Source: Author's constructed from doctoral fieldwork study during 2010-2012

4.3.2 Overview of age, gender and ethnicity

The following table 4.4 gives a picture of age, gender and ethnicity of disabled entrepreneurs from this study. This table shows an overview of real age, gender and ethnicities of disabled entrepreneurs within England only (that is excluding Scotland, Northern Ireland and Wales).

Table 4.4: Disabled entrepreneurs by age, gender and root of ethnicity

Respondent	Pseudonym	Age as at 2010-2012	Gender	Root of Ethnicity
1	Nijam	35	Male	Bangladeshi
2	Richard	61	Male	English
3	Keith	50	Male	English
4	Mahmud	53	Male	Pakistani
5	Jennie	51	Female	English
6	Fawad	43	Male	Sri Lankan
7	Mukarram	45	Male	Indian
8	Dom	28	Male	English
9	Leonie	47	Female	English
10	Yahiya	46	Male	Bangladeshi
11	Lin	31	Female	Chinese

12	Eula	35	Female	Mexican
13	Martina	37	Female	English
14	Lee	42	Male	English
15	Liz	39	Female	English
16	Shane	33	Male	English
17	Mick	44	Male	Scottish
18	Natasha	33	Female	Caribbean
19	Rabeya	43	Female	Bangladeshi
20	Stewart	30	Male	English
21	Vanessa	32	Female	Caribbean
22	Hill	45	Male	English
23	Carolyn	34	Female	Caribbean
24	Mark	30	Male	English
25	Momtaj	27	Female	Indian

Source: Author's constructed from disabled entrepreneurship doctoral fieldwork study (Respondents: 2010-2012) Pseudonym: Female 11, Male 14.

Among twenty-five disabled entrepreneurs, eleven were females and fourteen males, and were from 27 to 61 by age. Whilst twelve were of English origin, three identified as Bangladeshi and Caribbean, two of Indian origin, and one each of Chinese, Mexican, Scottish and Sri Lankan origin. This mix is interesting as 50% of participants define themselves as not English.

Using the classification of micro and small business by the number of employees, all of the businesses were either micro or small. That is, less than five employees can be classified as a micro business and less than twenty-five as a small business (DTI, 2010). Much heterogeneity was evident in the nature of the businesses owned by participants. Heterogeneity exists in the style of family business, working history or previous background, education, skills, motivation and perception of self-employment.

"I run a jeweller shop at [xx, xxx], Manchester. Mainly I have been making gold and sometimes platinum jewellery, silver and bronze jewellery depending on customers' demand." [Keith, 50 Male, Jewellery business]

Another respondent (Mahmud, 43) was performing his business by taking two different streams of goods and services (take aways and insurance services) at the same location. This heterogeneity is very common in the disabled people's own business, for example Jennie (32), Liz (39) and Lee (42).

"Basically, I have two businesses to run at the same time, take away and insurance service." [Mahmud, 53 Male, Insurance firm, Insurance service business]

"I started 4 years before and currently I own an IT company in Manchester. I am making and creating graphic and web designing. Professionally I am a graphic designer but self-employed." [Jennie, 32 female, Graphic designer, IT business]

"Our creative products are coming from re-cycled products and stuffs and I am enjoying it ...I do art and he [disabled business partner] does artwork from recycle stuffs. I am painter, enjoying work with colours with different themes." (Liz, 39 Female, Arts and Crafts designer, Crafts business)

"My work is basically crafts work from recycled stuff and also artworks, as you can see our website...[xxx]media.com." [Lee, 42 male, Crafts maker, Arts and Crafts business]

In the context of business and size, most of the respondents started with micro to small business, which is the UK's largest industry sector, since ninety percent of business in the UK is made up of the small business sector. This sector is mostly indoor, in house, or home studios, crafts studios and so on. The next section elaborates more details of business types in an overview.

4.4 Business type overview

The participants had business profiles typical of traditional small business entrepreneurs' profiles, because of the similarity of small and micro size businesses. Having chosen a different line of business, their disabilities are engaged with these different types of business ownership. Most of those disabled entrepreneurs classified as physically disabled entrepreneurs comprised shopkeepers, for example, jewellers, craftspeople in studios, antique dealers, disability product dealers, printers and some professional

service providers like architects and event managers. Those defined as having sensory impairments consisted of a freelance writer, property dealer, IT professional, fashion designer, home service caterer and pub owner. Those who have a cognitive disability included a magazine publisher, a beautician and candle designer.

4.4.1 Motivation for business

It is observed in previous empirical studies that disabled entrepreneurs' reasons for starting their own business are heavily rooted in negative motives for both disadvantaged persons (that is disabled) and non-disabled people (Cooney, 2008). As with any new business creation, the attitudes of all types of entrepreneur (disabled or non-disabled) are more important than those of the public when it comes to determining the viability of commencing self-employment. To build and develop a new business obviously depends on strong motivations and determinations for doing business. To understand notions of self-worth gained through doing business, confidence and stamina are the key factors (Hormiga et al., 2011).

The concept of a business person is in definite contrast to the common image that many disabled people have of themselves: to have the right to be taken care of, to expect others to make decisions on their behalf, and to wait for job offers rather than take the initiative in seeking employment or self-employment. Furthermore, the attitudes of the very people whose job it is to assist disabled people may also be counter-productive to the encouragement of self-employment.

“Going to work and having a purpose in life has always been important to me. It boosts self-worth and confidence and my disability has helped me to be more understanding and determined to assist others.” [Mark, 30 Male, Event manager, Event management business]

“Determination and stamina are major assets when it comes to success, this much is for sure. Going into business for me is a type of major life decision, a kind of undertaking own control. It requires

an investment not only of time, but in effort and money. To me, I am doing and succeeding. There are people many like me who have gone down this road before and succeeded.” [Momtaj, 27 Female, Homemade herbal product producer]

However, there are a number of positive factors, respondents' self-respect and self-worth, confidence, determination helped to build their business. These are the some inner motivations found from the respondents. The following section is another example of motivation for start-up business.

4.4.2 Self-interests and opportunities

I found that disabled entrepreneurs' personal hobbies associated with professional training and skills combine personal interest with business skills. This could provide a reason for working or a strong motivational factor to start a new business. Such skills could accelerate the notion of starting up new business for the disabled if there is no alternative of paid employment and Richard (61, male) was a good example of this. Some disabled entrepreneurs identified marketing or communication gaps in the different geographical locations of the UK, so that they set up their business in different localities. Looking and searching for marketing opportunity, and pricing strategies are some of the important reasons for making successful business start-ups. Moreover, the disabled entrepreneurs in this study were aware of their skills of marketing knowledge and opportunity.

“It came from my hobby, I used to draw many pictures and made potteries in different ways. My health condition did not permit to continue my earlier job. So I need to get retired from full time job. And that was sad part of my life, could not take me as workless person. So I start to selling my portrait and it was basically home based business.” [Richard, 61 male, Arts and Crafts Maker, Arts business]

“My starting up experiences was totally from my own interest and initiatives. Then I went to [x] and got some ideas about how to run a small business. Got some professional ideas then used to my business. It was really good when I took the programme from [x] on 2006. Since then my business has flourished but it was totally a home based business shop- and I need to check everyday price strategy. After the professional training I rebuild

*my communication and enhance my network into business.”
[Mukarram, 45 male, Antique Dealer, Trading business]*

Looking for better opportunities and a competitive location were other reasons for starting a new business for a young disabled entrepreneur (Dom, 28, male). Opportunity seeking is a fundamental theme of entrepreneurship literature. Business opportunity recognition was the key for Dom, Mark and Stewart having taken a personal challenge to build a new enterprise embracing their disabilities.

“I have always wanted run my own business. I ended up working in disability and decided I could do things better myself I combined me, my skills in business, marketing and social media, disability as a social problem and created a very new model. It is innovative in its message for disabled people and its delivery online.” [Stewart, 30 male, Disability Equipment Trading business]

One young disabled entrepreneur Dom (28, male) was very enthusiastic about his business and expressed his personal interest very passionately. He could understand that the value of opportunity meant that the right decision at the right time enabled his business venture creation. I found in this study that one disabled entrepreneur was highly interested in self-employment options rather than seeking paid employment. Another young disabled entrepreneur, Mark, who was 30 years old, made his self-employment option a positive challenge in his life.

“I didn't want to set up in London where most of the industry is based...because I hate escalators and the transport in London is horrible! I saw a gap in the market for an alternative and rock music and culture publication up north and so formed a website so that I could work from home. However, in order to make any money in journalism, print media is the way to go. So, I decided to seek opportunities and funding from the university where I did my first degree. I pitched to a board of tutors and directors for the sum of £1,000 to print a starting run of 1,000 copies. I got the funds and printed a first copy making the 1,000 back on advertising to do a second issue. It is currently in progress. The website is updated daily with news and interviews. I think my business idea is unique as there is nothing else like this in Yorkshire or any of our key areas. I am very proud of it.” [Dom, 28 male, Magazine Publisher]

“Setting yourself challenges, and striving to achieve them, is often the best medicine anyone can have.” [Mark, 30 male, Event manager, Event management business]

Therefore, motivation, determination, individual hobbies and skills, and personal interest are all part of human capital that triggered disabled entrepreneurs to act as entrepreneurs or in a self-managed employment way.

4.5 Diverse start up experiences

This section addressed the coding concepts (See Appendix 13: Node Structures). Therefore, at a first glance there are varieties of start-up business experiences from disabled entrepreneurs. Some are discussed below.

4.5.1 Family support

My research found that the business start-up experiences were more associated with family business influences of intervention and support. Family employment, financing, developing entrepreneurial motivation were mostly steered by their family members. Family business is one of the easiest ways to obtain ownership of a business and retain it. I found such experiences of family support in the lives of disabled entrepreneurs. Self-motivation was another factor, which worked within the family for those who did not wish to seem workless or as an unemployed person after getting laid off from a paid job. Family support was found to help establish them as an economic person and simple inheritance were the most important factors.

“I used to work with my father as a helping hand and I enjoyed the pocket money that I earned from supporting family business and was more than happy. I was like so called disabled person before I start this new independent business. My family encouraged to make myself as an economically confident person. We had our family business and my father was about to retire and decided that I was right person to carry over the business. Since then I am happily here- though I have changed

many things in this business and I introduced many of my own ideas which could be something more innovative.” [Nijam, 35 male, Restaurant owner, Food service business]

“I started my first business in 1984, when realised that this was going to be successful business and never looked back since. It was totally a family business and I employed as a family member and gradually took over the responsibility.”[Yahiya, 46 male, Property dealer and Estate agent, property business]

“I was refused by many shops where I was interested but somehow they knew I have got disability that affects for my early employment I think. My mother was so eager to start an independent family business and she tried to give me the assertion of active life. She also did not want to see me depressed as I was before. And I also wanted to do something new with my mother. Therefore, [urm...] my parental guide was very crucial. It motivates me for starting a new business shop.” [Eula, 35 female, Beautician, Beauty salon business]

Nijam (35, male), Yahiyia (46, male) and Eula (35, female) were operating their own businesses in very innovative ways and their experience was entirely associated with family.

4.5.2 Business ownership formation

In terms of business ownership identification, most of the business types encountered in my research were sole traders (independent and conducted solely with the help of family members), some of them were in a partnership format and only three of them were limited companies. An empirical study found that one of the most critical barriers to employment was that disabled people were not seen as viable candidates for business ownership (Burchardt, 2003). I found that all participants in the present study are successful business owners or entrepreneurs and have run their businesses for a minimum of three years or more.

Some disabled entrepreneurs formed businesses through partnership. One small business venture, that is a creative arts and crafts business for commercial trading, was formed by two disabled entrepreneurs because of their strong mutual trust and belief in each other. Another business had been

formed in the same way with their friend's partner. Disability and similar qualifications were the partnership factor to forming and building a new partnership business.

"We have just started 3 years ago, but we know each other [as a friend] more than about 20 years. So there is a trust within us, a strong invisible trust ... we are good friends and we also did some common workshops about the art and crafts making. So basically we started at partnership business format as our starting up stage, still it is in investment phase, we don't have proper commercial busy arts studio at this moment." [Liz, 39 female, Crafts designer, Arts and Crafts business]

Strong motivation and drive for doing business by effective planning and hard work was the main psychological drive for disabled people. Mark was a 30 year old male disabled entrepreneur, who acquired disability later in life through accident (not by birth). He noted that his physical impairment did not stop his willingness to start his own independent business.

"Planning was everything and from concept to launch was actually a long period, a year. The old saying 'there's no second chance for a first impression' is true. Starting my own business is hard work. Sometimes it seems that no matter what your business will do for others, it's difficult to persuade them to take a few minutes to look at what you've got to show them. But what I know is that every contact with a customer is a golden opportunity to give them a reason to come back and tell all their friends. Customer service really counts which have been doing by my family business for a long time. And also for me, this is easy because I really believe in what I am doing. I had an RTA (road traffic accident) in 2003, as a result of which I am paralyzed at L1 and now have engaged in family business." [Mark, 30 male, Event manager, Event management business]

Rabeya (43, female), an independent fashion designer, formed a business venture with the help of her family with traditional clothing business. Therefore, the formation of the business enterprise came from family ownership.

"I chose business because I wanted to prove that what I do is effective, that it is needed and that it is required. I wanted to prove that being disabled will not stop me from being as business minded as the next individual and I want to prove that my

business can be sustainable and run like any other. I made this business ownership from my family clothes shop.” [Rabeya, 43 Female, Fashion Designer, Boutique business]

“I want to be innovative in my business approach, I want to adapt and provide to society that disabled person led service without the barriers and restrictions and most of all I want to re-invest any money that makes back into the business to develop and extend the services.” [Rabeya, 43 Female, Fashion Designer, Boutique business]

4.5.3 Flexible working hours: work-life balance

Achieving a good balance between work and personal life is a major concern that is not always an easy task for disabled people. The feeling is a challenge of trying to maintain a work and disability balance, how to manage work with disability. Most of the respondents expressed that disabled people at work experience family and work in good balance, and there were no tension between working hours and family life. The option of flexible timing is the basis of this work-life balance. Indeed, the desire for a flexible work schedule is one of the main reasons why disabled entrepreneurs left paid work and became attracted to self-employment.

“Predictably, a whole world that I knew nothing about has opened up in front of me, and flexibility is also crucial. I started selling new products because I wanted to pay for the free service I was offering. By choosing solutions to my problems, I have hit on some really popular service products.” [Mark, 30 male, Event manager, Event management business]

“Any disability brings with it all sorts of difficulties and pressures. However, for me, my disability is just one of a whole range of issues that affect the way I operate my business. When it is managed, like everything else, disability should not be a problem or an obstacle to success”. [Mark, 30 male, Event manager, Event management business]

All disabled entrepreneurs in this study reported the need for working time flexibility as their top motivation to start their own business. Thus becoming an entrepreneur appears to provide a solution to the problem of maintaining a

balance between work, family and other responsibilities to some extent. It not only allows disabled people to have careers that are vital or challenging, but it also empowers them to decide when, how and where their work is done. It is not a decrease in hours worked that respondents wanted but rather the flexibility to accomplish goals on their own terms.

"I am also supported by the idea of working condition, work few hours. I go back home, work until for a reasonable shape, so it is flexible." [Nijam, 35 male, Restaurant owner, Food service business]

"But above all I like challenge. I am doing day school teaching and day care centre teaching plus my own business. I did multiple work, but then again I enjoyed and put my time. It's difficult but I enjoyed it. I manage my time to do this apparently I do business." [Richard, 61 male, Arts designer, Arts and crafts home studio business]

"My hearing problem is not affecting my business, not at all, I guess. Probably I can hear more than the normal people do I guess (laugh), because of the blessings of this electronic device. So I am okay with everything and also it is not making any difference to dealing with customers, I believe." [Mahmud, 53 male, Insurance firm]

"...because it is difficult to maintain all work, so managing effectively is the crucial things for business. I do believe creativity work needs lots of passion and desire for work... It is better to build a career for me in an independent way. Because I am disabled and I also prefer to work my flexible hours." [Jennie, 51 female, Graphic Designer, IT firm]

A handful of respondents reported being able to balance disability and working life issues.

"But this is not my problem at all. Being a wheelchair user I am living like a normal able bodied person." [Fawad, 43 male, Architecture, Construction firm]

"I am on my own business started in my 30's. Don't think as yet any difficulties between balancing on work and regular life. I am having strong mental strength that boosts me always to balancing my life style and work. I could not see any misbalancing in my regular day to day work." [Mukarram, 45 male, Antique Goods dealer, trading business]

One disabled entrepreneur respondent (Leonie, 47 female, Freelance author) reported that her medication impacted upon her performance and she worked from home.

“I am currently taking disease modifying medication by injection, which has reduced the number and severity of relapses. Day to day my main problems are fatigue and concentration – which is why it works for me to be home-based. I take regular rest periods and try to avoid tight deadlines to help me manage my anxiety levels.” [Leonie, 47 female, Freelance Author, Write-Up business]

Therefore, flexible working hours for disabled entrepreneurs matched with flexibility in choosing this entrepreneurship route. The flexibility lies not only in timings also in location, contact with customers and balancing with own business.

4.5.4 Complexity of the state welfare benefits system

An important finding that was not related to the theme of self-employment in this study is the complexity of the benefits system. There was a tension between using business income or earnings as a form of declaration and disclosing disability benefits. Only a small number of disabled entrepreneurs in my third phase of interviews willingly disclosed that they had surrendered their disability benefits in terms of their business tax and income. The other respondents may have disability tax credit in terms of income. However, this was not included in the interview schedule and hence I gathered very weak data here to explain this complex concept. Leonie (47), Vanessa (32) and Carolyn (34) all expressed the issue of work versus welfare problem

“Whether or not I can sustain this and make enough of an income to compensate for the inevitable loss of my benefits remains to be seen – but I would like to try.” [Leonie, 47 female, Freelance novelist, Write-up business]

“Deciding how much work I can comfortably take on without it having a detrimental effect on my health and family life. Deciding whether I can afford to take the risk of losing my

benefits whilst living with an unpredictable condition or whether to continue working on a break-even basis.” [Vanessa, 32 female, Home service caterer, Food service business]

“Persuading people not to feel sorry for me and give me commissions out of kindness. Having time/energy/expertise to set up a website and use social networking to promote my writing and continuing my business.” [Carolyn, 34 female, Crafts and candle designer, Crafts business]

The willingness of surrendering disability benefit in exchange for business and their professional identity sometimes worked as a major driver and prime force for the start-up new businesses.

4.5.5 Social expectation

The prevailing opinion was that attitudes towards disability had slightly improved from the traditional 'tragic' view of disability, tragic in a sense of being incapable. However, any changes that occurred were very slow to happen and disabled people were still seen as different to able-bodied people. The attitude of society from my study from the disabled entrepreneur's experience is still providing the understanding of disability in medical and social model concept. Although the social model is a powerful tool for the emancipation of disabled people, as well as disabled entrepreneurs, it has some weaknesses. The very distinction between impairment (medical) and disability (social) creates a dichotomy of the bodily experience and the social experience.

"Society's attitudes have definitely changed for the better, and there's now much more inclusion, although they're still seen as inferior on the whole." [Lee, 42 male, Crafts Maker, Arts and crafts business]

A handful of respondents recognized this improvement to social changes to performing work. Equally small numbers identified the changing treatment of disabled people in the media or perception as a factor. Two of my respondents told of the attributed changes to the increasing presence of

disabled people in the workplace. Most respondents did not experience attitude changes in society. Some other respondents felt that attitudes differed to people with different disabilities. As such, whilst attitudes to people with 'milder' disabilities had improved, those with more visible impairments were still treated quite badly in the business market.

"General attitudes to disability are definitely getting better towards those with milder disabilities, but not for those with more severe ones ... people are generally accepting but not always ... these changes are so slow to happen." [Jennie, 51 female, Graphic Designer, IT business]

"I still get discriminated against, but it definitely happens much more when I get in my wheelchair." [Shane, 33 male, Disability Product Dealer, Trading business]

Despite a slight improvement, overall, it was felt that society's attitude to disability in general was still very poor, and disabled people continue to be marginalised due to the continuing widespread acceptance of the medical model of disability within society. However, it was also acknowledged that the social model (Barnes and Mercer, 2004) thinking was becoming more common in various areas of society and business. Thus, generally my major research participants felt that business society still widely discriminated against disabled people. Whilst there was wide belief that things had improved, barriers remained.

"Society's attitude has changed - there are now less barriers and more opportunities - but there is still limited choice and discrimination." [Dom, 28 male, Magazine Publisher]

"There is still so much discrimination though. Attitudes towards disability are still very bad." [Leonie, 47 female, Freelance Author, Write-up business]

Comparisons were drawn between the discrimination experienced by disabled people to discrimination in terms of gender and race in doing business. Furthermore, similarities were highlighted between the disability movement for ability to work and race. However, disabled entrepreneurs understand that they are in the minority who are making progress of doing business.

"There's certainly parallels between disability discrimination and racial discrimination." [Nijam, 35 male, Restaurant owner]

"We're definitely aware of other types of discrimination, and try and build as many links as possible with other minority groups." [Mukarram, 45 male, Antique goods dealer, Trading business]

"In the work that we do we have to consider race and gender as well as disability – these are important dimensions that we have to have, and we often work alongside other organisations in these areas." [Leonie, 47 female, Freelance Author, Write-up Business]

"The experiences that disabled people are going through and have gone through are so similar to the experiences that women and black people have experienced in trying to gain equality, and we can learn a lot from their experiences." [Liz, 39 female, Crafts Designer, Arts and Crafts business]

Social and institutional discrimination was still perceived to be extensive, and this was evidenced in business, institutions and disabled professionals. This was seen to continue the old power relationship that was predicated on the medical model of disability.

"Service provision for disabled people is still structured so that there is a power imbalance against the user." [Keith, 50 male, Jewellery business]

Only one respondent had a different experience. This was neither discriminated nor racial.

"I have never encountered it and feel that I am discriminated and don't like to say people that I am disabled and don't like to see that people make issue of it. So therefore, I don't like to label it as a typical disabled person." [Martina, 37 female, Press owner, Printing and publishing business]

Overall disabled entrepreneurs experienced diverse business start-ups. Personal interest, family intervention, partners or friends willingness and flexible working hours were the most common factors.

However, being disabled or gaining social acceptability as a disabled person is not an important or influential factor to start up business.

4.6 Summary

This summary shows the nature and kinds of businesses being carried out by twenty-five major respondents of disabled entrepreneurs. The majority are established with small, medium and micro type business sectors. Following my first research question (from Chapter 2), I found a variety of business start-up experiences that were caused by several reasons. The present study follows an interpretive paradigm, which differs from my previous approach (Roni, 2007b; 2009b). This summary chapter constructs some preliminary understanding to address the research objective - on the original insight of lived experience. In my fieldwork, I started with three different interview phases, as suggested by grounded theory analysis. I framed disabled entrepreneurs' under different categories of disabilities, and then illustrated diversity of business start-up experiences. This has highlighted the primary construction of business start-up experiences from disabled entrepreneurs as an overview. The following Chapter 5 covers the start-up business experiences from these same 25 disabled entrepreneurs' respondents, which is theoretically viewed through a resource-based view lens.

5 Chapter Five: Business capital and resource experiences

5.1 Introduction

This chapter analyses the data from research respondents, who are disabled entrepreneurs, in relation to their start-up business resource experiences. A detailed analysis is given, from a resource-based view, about the issue of start-up capital for disabled entrepreneurs' businesses. I analysed and categorised the qualitative data from in-depth interviews in the light of three categories derived from the resource based view (RBV) literature (see Chapter 2). These are human, financial and social capital. This chapter explains a variety of business resources and presents findings, using those three categories as a starting point.

5.2 Human capital experiences

Generally, human capital consists of knowledge, skills and experiences acquired through formal and informal learning from education and work-life experiences that reside within an individual and their immediate environment (Barney, 1991, Lockett et al., 2009). Thus, human capital provides any business owner with the functional management skills to operate their business. Education has been recognized as the prime resource of human capital in the context of business management studies. My study indicates the kinds of human capital that were associated with disabled entrepreneurs for their business start-ups, for example their interests, skills, and work experience in family businesses. General overviews were found in the previous chapter (Chapter 4 Table 5.1 shows the most significant stimulator of human capital resources for each of 25 disabled entrepreneurs. It also indicates their ages and the type of businesses they owned).

Table 5.1: Most significant human capital for 25 disabled entrepreneurs' business

Pseudonym	Age	Human Capital	Business
Nijam	35	Family Business	Restaurateur (Asian Restaurant)
Richard	61	Skill Training	Arts and Crafts maker (Studio)
Keith	50	Job Experiences	Jewellery maker (Shop)
Mahmud	53	Family Business	Insurance service manager (Independent Office)
Jennie	51	Professional Education	Graphic designer (Home Studio)
Fawad	43	Professional Education	Architecture (Design and construction firm)
Mukarram	45	Personal Motivation/ Hobby	Antique dealer (Buy and retail seller)
Dom	28	Professional Education	Magazine publisher (Publishing Agent)
Leonie	47	Skill Training	Freelance author (Home based)
Yahiya	46	Family Business	Property dealer (Office)
Lin	31	Family Business	Chinese takeaway caterer (Shop)
Eula	35	Family Business	Beautician (Beauty Salon)
Martina	37	Skill Training	Printing Press owner (Factory)
Lee	42	Education and Hobby	Crafts maker (Home based Studio)
Liz	39	Skills	Arts and Crafts designer (Home based studio)
Shane	33	Education and Self-employment	Disability product dealer (Agent/Broker)

Pseudonym	Age	Basic Human Capital	Business Ownership
Mick	44	Family Business	Restaurateur (English Pub)
Natasha	33	Job Experiences	Web designer (Independent Office)
Rabeya	43	Family Business	Fashion designer (Shop)
Stewart	30	Education and Self-employment	Disability equipment trader (Shop)
Vanessa	32	Family Business	Home service caterer (Home based firm)
Hill	45	Professional Education	Audit and Accounts service manager (Independent firm)
Carolyn	34	Family Business	Crafts and candle designer (Home Studio)
Mark	30	Family Business	Event manager (Independent Office)
Momtaj	27	Family Business	Homemade herbal product producer (Home based factory)

Source: Author's construct

From the above table and overall human capital experiences for disabled entrepreneurs 'Family Capital' was the most frequent and most influential. Other examples were professional qualifications or education, skill training, previous job experiences, personal hobbies and interests that supported their start-ups.

5.2.1 Education experience

It is well established that educational attainment equips the individual with a capacity for constantly redefining these skills according to the changing working environment or entrepreneurial context (Armstrong and Shimizu, 2007). The educational experiences of the 25 disabled entrepreneurs were very varied.

For example, Dom (28, Male) born with cerebral palsy, had been through mainstream education without facing any barriers or problems. He also experienced very few problems while studying at university. A handful of other male disabled entrepreneurs were also comfortable with their school and university education, as the examples below illustrate.

"I have 3 qualifications and got quite good numbers at college... I went to [xxx] college ... but have not gone to university." [Richard, 61 male, Arts and crafts home studio, Arts business]

"I had a mainstream education, got a degree, had a year abroad without any problems at all really ... there were no problems at university 'cos [because] of my impairment [disability]; I was probably more encouraged by my family to do education and graduate training because of my disability." [Yahiya, 46 male, Property Dealer, Agency business]

"... .. I got everything I needed and all the assistance required although I did have a slight problem with unfair exam conditions for a job I once went for at a university." [Mick, 44 male, Pub Business]

The respondents fell into two different categories – those who had been born with a disability, and those who had acquired a disability later in life. Those who had acquired a disability later in life had already passed through the mainstream education system and as such had a different viewpoint and put a different emphasis on their educational experiences. The educational experiences of those respondents born with a disability were of two kinds; those who had been integrated into mainstream schooling; and those who had been segregated, attending what they widely referred to as a ‘specialist’ school. Those seeking higher and further education often found themselves discriminated against. People who had a disability, or had recently acquired one or who were in the process of acquiring a disability experienced problems with access and discrimination in their pursuit of higher education, further education or employment training, as the extracts below illustrate:

"I have received IT training and got funding to do a GNVQ because of my disability. But I was treated so shabbily when I was doing the GNVQ by the staff at the college I just thought 'sod this', and so one day I just didn't go in and never went back". [Leonie, 47 female, Freelance Author, Write-up business]

"I was so isolated on my course at university. I really remember once going in for something and we had to split up to go in to pairs to do this task, well, no one would work with me because

they thought I'd be a disadvantage. I've never been so embarrassed or hurt, and the teacher wasn't much help. I worked so hard on that project to show them and ended up coming top all on my own, and then everyone was like different and wanted to work with me but after that I wouldn't work or talk with any of them any more ... in lots of ways I think my disability's denied me access to education and training.” [Yahiya, 46 male, Property Dealer, Agency business]

Shane (33, male) described a negative experience of his special school education, which was apparently frustrating in tone.

“When I was 16-years-old my feelings told me that I could not have the career that I had dreamed about ... having no qualifications because of my special school and the so education system. We did not study GCSEs, and those really mean something in this world?” [Shane, 33 male, Disability Product Dealer, Trading business]

However, his lack of educational qualification did not stop his desire to start his own business.

Shane's story was somewhat exceptional as most of the disabled entrepreneurs in the study had experience of mainstream UK schooling and further professional/ semi-professional education. The following figure 5.1 shows the picture of the level of education from disabled entrepreneurs' respondents in this research.

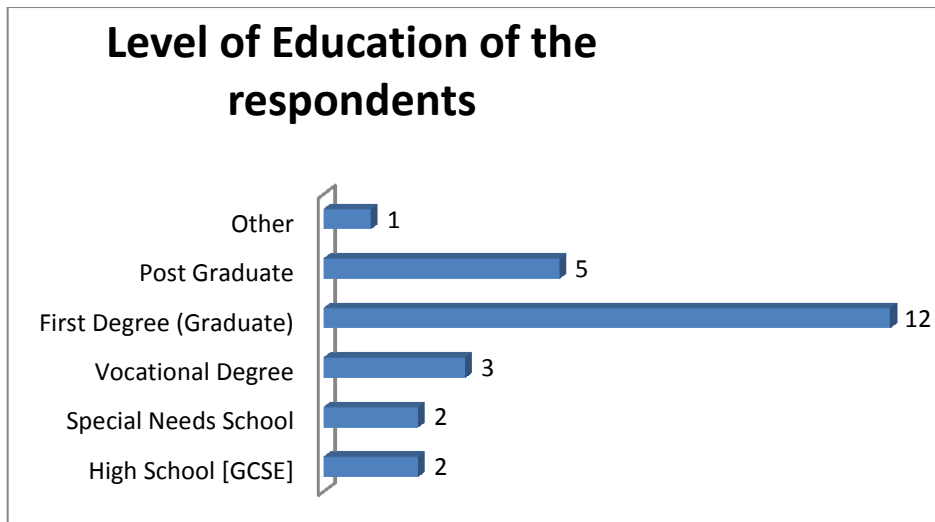


Figure 5.1: Level of educations as human capital experiences

Source: Author's constructed from Nvivo Analysis

In this study, disabled entrepreneurs were all educated to GCSE level and some up to postgraduate level. Twelve disabled entrepreneurs had graduated with a first degree from a UK university. There is some recent evidence of a positive relationship between education, work experience and starting-up business (Cassar, 2004). In this study, educational experiences were very varied. Many respondents had benefited from education and attained qualifications (academic and professional). Others reported interrupted schooling and being denied opportunities to pursue advanced courses as a result of discrimination. Shane is a good example of how a business could start up despite the lack of any formal education.

5.2.2 Employment experience

Previous work experience can be valuable for starting-up a new business. For the disabled entrepreneurs (respondents) in this study, I categorize employment experience under four different broad headings. These are (i) Family employment (that is employed in family business or vocational inheritance), (ii) Family business environment (iii) Previous employment (early job experiences or employment other than in family business) and (iv) Direct self-employment.

5.2.2.1 Family Employment

I found that employment within a family business was frequently tied to disabled entrepreneurs' own business start-up. Several interviews showed that family employment was key to the decisions for some disabled entrepreneurs to start businesses. They saw it as natural and expected that family members work either voluntarily or paid within their family businesses. Sometimes, the family business was their first experience of employment and contributed to their entry into entrepreneurship. The important issue here is that the employment of a disabled family member in the family business could create a space to empower the disabled person within society as an independent business owner.

"We had a family business and my father was about to take his retirement, he suggested [to] me why not to take the responsibility of our family business. Then I was through and never looked behind." [Yahiya, 46 male, Property Dealer, Agency business]

Most of the respondents acquired their business skills from their family business practice. Familiarisation with business, early vocational remuneration, and working experience were all gained from family businesses. In the following extracts respondents describe the opportunities associated with their family business employment.

"Before I got this business I had the experience of familiarisation of this business that was my plus point." [Nijam, 35 male, Restaurant owner, Food service business]

"When I was 16 years old I started to work with my father's business. That time I was part time worker in my family business. My father used to pay me as remuneration as per hour base." [Mahmud, 53 male, Insurance service business]

"Actually, I started my business by doing take-away shop, I did a lot of work at our take-away shop, my father had a take-shop in, so I worked for them for almost about five years. When they were retiring, I took over the business." [Lin, 31 female, Take-away food service]

A family business often gives children experience of work in the business from early in life. Moreover, they may also inherit ownership of the business.

Eula (25, female) who had been suffering from an aneurysm, which was expressed as severe depression, made her mother's dream come true. She learnt all of her skills from her mother's business but then she started her own shop with the help of her mother. Parental business skill was also important for building the initial confidence of starting up the business. Moreover, Martina (37, female), who experiences breathing difficulties, benefited from the family environment in developing her own business.

"My mother was a hair dresser. She used to work in other shop most of her life. I saw she tried to open her own shop. She started when I was able to work with her. I understand that she made this shop for my future. She helped her disabled daughter to make a good and active life." [Eula, 35 female, Beautician, Beauty salon business]

"I have got experience from my family business...I did job here and this things before and during the Uni [university], so I worked in our fish-chips and Chinese takeaway when I was quite young, when I was in the college as well. When I was also 16, I worked. Until I was 18, then I came to the Uni [university], I worked for weekend." [Martina, 37 female, Press owner, Printing and publishing business]

It was beyond the scope of this research to enquire why owners of family businesses so often encouraged their disabled children to enter the business but the following examples shed interesting light on family motivation. In both these cases the parents wanted to ensure their disabled son, or daughter, was equal to the other professional members of the family and able to take an active part in economic life.

"My inspiration was created from a mother's desire to help her son. My mother is very helpful and religious and was keen about my future career. When I had my accident, she was also anxious about my future. My two brothers are professional and working very well, one is doctor and another one is dentist, she [mother] wanted me to shape up at the level when I can earn self-

sufficiently.” [Nijam, 35 male, Restaurant owner, Food service business]

“Managing whole business was not an easy job for me from very beginning. I was too anxious how to start. But my mother always pushed me- in that way- that I have to do something –compatible with others brothers, and my father showed everything how to do this business.” [Momtaj, 27 female, Homemade herbal products producer]

I argue in this study (see more in Chapter 7) that family business is a resource and a strong aspect of human capital resources for business start-up.

5.2.2.2 Family business environment: Motivator of human capital

Family business and family support were found to be a strong and positive environment for the disabled entrepreneurs’ business orientation. In most of the family businesses, disabled entrepreneurs had moral support to take over the business from the family. Female disabled entrepreneurs, Vanessa (32), Lin (31), Eula (35), Rabeya (43), and Momtaj (27) benefited from a family business environment in starting up their own businesses. However, Nijam (35, male), a restaurant owner,, was engaged in a medium size business where his inspiration came from his own family business.

“You know this business [xxx] was set up by my family and now I own it, and I told you that this business starts at afternoon, and my family is always helping and are enjoying with me to cook. I have got two more [members of] staff for this afternoon business who are doing deliveries to the clients.” [Vanessa, 32 female, Home Service Caterer, Food business]

The availability of family human capital in terms of environment provides a potential resource advantage. It is a general assumption that ‘family human capital’ includes individual family member knowledge, experience, ability, and energy that can be made available to the business. The experience of disabled entrepreneurs in this study showed that the motivation of family human capital has made a significant contribution to disabled entrepreneurs’ business start-up. Family members, even those who are not also employed in

the business, can potentially make human capital resources available to the business when they have positive social relationships.

“I don’t know how I could make my business if I don’t have family business tradition, I ... realized that working in a familiar environment would be more comfortable than working in different environment which is completely unknown.” [Rabeya, 43 female, Fashion Designer, Boutique business]

“My parents were business parents – they were actually in the different trade. I was so encouraged by them to think I can work from home.” [Vanessa, 32 female, Home Service Caterer, Food business]

“Being independent from disabled as an autistic - it was not easy ... for me. I understood that I could not ... take any paid job. I come up then my family motivation and that was a great step of getting off from inability to doing work.” [Momtaj, 27 female, Homemade herbal products producer]

Therefore, family business environment and family employment (working in the family business) are both overlapping terms. However, conceptually, the parents of disabled people are highly encouraged to employ a disabled child in the family business. This family has resources for starting a new business, especially for a disabled entrepreneur.

5.2.2.1 Previous paid-job employment experience

Reflecting the reported experiences of disabled people in employment, negative treatment was reported by those who had previous employment in other areas. In this study, I found two different kinds of employment, one is where people are employed by their own family business, which was more harmonious and there was obviously less discrimination against the disabled family member by outside employers. Another way is through paid employment for any other organisation. Discriminatory experiences in employment influenced people to switch jobs and make different career choices, as in the case of Richard, who explained:

“I started work in a company and I used to control more than 22 people. They all worked under me. I had paid working for more than 15 years. I was foreman and assistant site manager ... it was 2007... almost 4 years... My health condition did not permit me to continue the job. Therefore, I needed to get retired from the full time job. And that was sad - part of my life could not [accept myself] as a workless person.” [Richard, 61 male, Arts and crafts home studio, Arts business]

Without prompting, several disabled entrepreneur respondents identified that they avoided employment where they would expect harassment or discrimination. The negative treatment directed at respondents did not appear to have comprised direct harassment – none of the respondents reported this – but all reported having been in employment where they felt uncomfortable. Therefore, employment discomfort and negative employment experiences emerged and pushed them towards entrepreneurship choices.

“... from my experience I got the sense of a very disadvantage situation in the typical job placement, disability is the main reason, is not it?” [Mahmud, 53 male, Insurance business]

Two male disabled entrepreneurs, Richard and Mahmud, are rather typical examples of negative motivation to start-up businesses because their disabilities created disadvantageous situations in employment.

5.2.3 Self-employment experiences

Only two male disabled entrepreneurs, (Shane, 33 and Hill, 45), had experience of self-employment directly before starting up their business. They had no previous experience of family or any other paid employment. Hill has educational qualifications and Shane did not have any educational qualifications. Shane had the practical experience for creating an equipment service shop and having his own disability experiences in day-to-day life, and Hill was motivated by his educational qualifications to move on to self-employment work.

“It is hard enough being a wheelchair user getting accepted for a job having no qualifications as well. Therefore, I turned that into what I enjoyed, knowing qualifications would not be needed and that the sky would be my limit. Now, I have ‘Mobility Buy’ and this project.” [Shane, 33 male, Disability Product Dealer, Trading business]

“I have my education and have my special disability equipment. I thought that was enough to allow me to live and think independently.” [Hill, 45 male, Accounts and Audit firm, Special service business]

The two experiences above are different. Having or not having qualifications can have an influence on starting self-employment or independent businesses. Personal disability experiences were a concern for Shane (33), whose experience was that, despite not being educated to degree level qualifications, anyone can start an independent business. Self-employment may also related to personal interest and having personal experiences of being a disabled person. On the other hand, being disabled and being educated to degree level helped Hill (45) towards self-employment.

5.2.4 Business management skills experience

To develop a new business one should have some special managerial skills to pursue and manage independent business. Skills may be acquired through formal (like institutional or workshop) and informal (through family or friends) training. In addition, skill development training is associated with different learning workshops and training programmes at an institutional level. For starting a new business, this study reveals that disabled entrepreneurs are experienced with a broad array of business and managerial skills resources and skills (that could be differently abled being disabled) to start their new businesses. Most of the businesses are home businesses or life-style based enterprises. There are also a number of qualities and skills observed including personal attributes, business skills and management capabilities within disabled entrepreneurs. The most important skills mentioned in the previous chapter, are, for example, personal skills, the ability to conduct business, time management with flexible working hours and work-life balance (see Chapter 4

for more). Some disabled entrepreneurs had time management as a key skill for the successful start-up business. One of them pointed out that this was one of the most significant points to understand. The fact is that there are two basic forms of currency; money and time. Of the two, time is the most valuable, for it cannot be replenished. Nijam (35, male), a restaurant owner, runs a medium size business with his personal managerial efforts having his physical disabilities.

“My so called ‘disability’ does not create any problem in operation management which takes proper timing for action. I have 21 staff altogether. Some part timer, some are full timer. I gave them the advice and instruction about the timeliness for my business.”
[Nijam, 35 male, Restaurant owner, Food service business]

“A surplus of time, and the unfettered liberty to do with it as you choose, is the true measure of success.” [Mukarram, 45 male, Antique goods dealer, Trading business]

“Your time must be extracted from the formula of making money. No matter how skilled you are at transferring your knowledge to others, if you are paid on an hour basis, your ability to expand your business will eventually plateau. You will run out of time.” [Lin, 31 female, Chinese Takeaway, Food service business]

These disabled entrepreneurs have made this realization and concentrated on their personal and business time management and continuous effort on this skill. Therefore, self-employment is another way that skills may generate passive income for the business. Secondary income is achieved by applying what an individual knows to a business, something that can be designed and repeatedly sold over and over again. Hence it can be described as individual managerial skills. Every person is a different. Therefore, their level of managerial skills may be associated with their capabilities to manage their business differently.

“I simply took the one discipline that is timeliness. I manage my time in my own way. Overnight I decide what to do in next morning.”
[Fawad, 43 male, Architecture, Construction business]

A female disabled entrepreneur Martina (37) reported her communication skill has given a great significance in her partnership business.

“My side in the business that I am the ‘mouth’. I talk to the people about our work. Because Lee’s very busy about his own work, can’t make time for marketing so I do mostly the marketing things.” [Martina, 37 female, Press owner, Printing and publishing business]

Therefore, some basic skills also existed within disabled entrepreneurs apart from formal qualification of education. In relation to the previous chapter (Chapter 4), personal skills, identified via hobbies and individual interests, were identified as opportunities to start-up a new business. Thus, this research reveals that disabled entrepreneurs’ levels of managing business skills experienced individual-to-individual circumstances.

5.3 Disability as a motivator

Respondents shared their thoughts regarding the main drivers to start up a new business. Fawad (43, male) was sceptical about his future job promotion, potentiality within his organisational career hierarchy. Martina (37) also had the same thoughts. However, they did not explore or discuss why this perception formed towards a general paid employment and reasonably so as it was not the main exploration of this study. Another respondent, Eula, felt that there was still a glass ceiling (a typical barrier between disabled and non-disabled employees) discrimination for disabled people within organisations.

“... in my experience not many disabled people get to the top of their hierarchy.” [Fawad, 43 male, Architecture, Design and construction business]

"The employed professions are still loaded against disabled people – nothing is changed, they're still in control." [Eula, 35 female, Beautician, Beauty salon business]

“If you were disabled you would not go up the traditional hierarchical routes ... you would certainly not be promoted.” [Martina, 37 female, Press owner, Printing and publishing business]

The following case was a very thought-provoking one, as Lee (42) was a university graduate and has good educational qualifications. He was very much aware of his disability condition, as he could not achieve the proper employment hierarchy for his organisational job.

“How could I have worked and my company also did not need me and also for my disability ... how could I get job in the chemistry company, so it was big shock for me... I need to rethink again what I am going to do for my future career because of my disability.” [Lee, 42 male, Crafts Maker, Arts and Crafts business]

To think of full-time employment was an occupation perversity for a disabled person. Mick's (44, male) belief and perception of working capabilities as a disabled person were very strong regarding full-time paid employment.

“Full-time employment could be a career suicide for a disabled employee.” [Mick, 44 male, Pub Business]

Taking the very personal and strong opinions from the above disabled entrepreneurs, because of disability and so called social perception, they have chosen an alternative employment route in the form of a self-employment option. Now, it is an obvious question to ask whether there is any potential for disabled people to start self-employment. I conceived that for the reason of disability there is an opportunity for self-employment and entrepreneurship career. The experiences of my participants show that perception (sceptic and negative hierarchy promotion), working capability and so on for a disabled person create disabled entrepreneurs to be forward thinking in the entrepreneurship career route and aspirations.

5.4 Financial capital experience

This chapter attempts to discover the business start-up experience based on different types of conventional (or formal) and unconventional (or informal) financial resources. It was important to know the root of financial sources of business financial capital and the sources of disabled entrepreneurs' business. Informal source is an example of non-bank finance that can be

classified as family members' or friends' contribution, non-bank grants and other sources, which do not typically come from a formal institutional source. A formal and conventional source relates to the conventional sources of funds such as a bank loan.

There are other sources identified, micro-finance loans and a combination of mixed funds. Here the mixed fund means that disabled entrepreneurs have used two or more financial resources that have been combined. The experience of start-up finance of the disabled owned business firm is rooted in many diversified sources, as explored and explained in the following table 5.2. It shows the synopsis of identification of sources of finance for the disabled entrepreneurs' starting-up business. Table 5.3 shows the sources of start-up financing. It indicates that disabled people's families played an important role in developing individual business and family business contributed to the further financing and survival of the business. It was very interesting that only one respondent received commercial bank finance on a short-term basis for starting up a business and four had received small credit facilities from a community bank.

Table 5.2: Sources of start-up financial experiences

Type	Source	Number of respondents' experience
Non-conventional or Informal	Family member Finance	6
	Family Business	3
	Personal Savings	2
	Friends/Partners	2
	Grants/Awards	2
Formal or Conventional	Micro finance	4
	Commercial Bank	1
Mixed funds	Two or more combination	5

Source: Author's construct

For conventional borrowings, access to business finance, especially formal access, is typically contingent on some factors. The most important thing is the ability to meet the collateral requirement. Repayment ability and the

perception of creditworthiness also have the same importance. To explain the root of start-up financial capital of disabled entrepreneurs, two different major headings are classified here as a result of applying grounded theory axial coding. The followings conventional and non-conventional sources of financial capital were the major broad classifications that follow many other sources. The identification of a source of finance compared to other resources was the main finding of this chapter. Under the conventional and non-conventional source, the following headings developed from the data from axial coding.

5.4.1 Conventional financial institution experience

Without investing money, no business can run or operate. Therefore, my study enquires the source of start-up finance for the development of a new business firm. Disabled entrepreneurs had negative and less experience of getting in touch with the conventional banking systems in their business start-up. It was assumed by conventional lending organisations and traditional banking systems that disabled people were weak or fragile clients. The basic fears were that official lending procedures were too long, that there was too much paper work and official formalities, and that there was a typical perception of a lack of creditworthiness amongst disabled people. Poor credit worthiness of disabled people is well known within formal financial dealings (Moodie, 2010). Some disabled entrepreneurs were sceptical about the likelihood of financial institutions lending to them. The following is an example of reasons for not seeking a conventional bank loan.

“No, I was scared about the documentation process. So much paper work. I was thinking to approach the bank but then I gave up. It was too much and must be scared then. Since I was not too sure about the formalities about how could I approach the bank?”
[Nijam, 35 male, Restaurant owner, Food service business]

The lengthy and sometimes frightening documentation process was often the cause of reluctance to seek conventional loans. Nijam (35, male) was a male, disabled person and ran a service business inherited from family. The lengthy documentation procedure made him reluctant to apply for a formal financial

loan. However, this participant had received family finance for his business development.

"I have like a rough draft, but you know being the bank, they are very business oriented. They kind of have it looked, and have to work it in a business way, and I was not feeling confident enough to kind of apply for it. Also, I do not have the business skill to write a business plan convincingly, you know to a bank. Because that is the skill on their own, is it?" [Jennie, 51 female, Graphic Designer, IT business]

Typical formalities and official bureaucracy formed one of the major reasons to avoid conventional loans by disabled entrepreneurs. In the extracts below, two entrepreneurs explain that they applied for a loan and were rejected. Two others imply that they were not confident in seeking loans.

"I tried but was rejected." [Mukarram, 45 male, Antique goods dealer, Trading business]

"I found a little guilty ... that they are not much convinced about my business progress. I think it was all about my physical impairment but never judged by the capability and quality of my business." [Shane, 33 male, Disability Product Dealer, Trading business]

"I never thought at the beginning that I could approach for the bank loan since I didn't have any asset for secured in exchange. I have the intention to start a business, and then I never look back again. I believe I belong to minority many few people [disabled] are in this business and their experiences must be unique. " [Hill, 45 male, Accounts and Audit firm, Special service business]

"They often misunderstand and undervalue the ability of disabled people, make complicated the process of finding bank loan." [Mark, 30 male, Event Manager, Event Management firm]

In this study, most of the disabled entrepreneurs experienced either rejection or non-availability of conventional funds for their own businesses. The reasons that might be behind not pursuing conventional bank loans may be that the respondents of this study had taken non-conventional start-up financial capital that was spontaneous and supported by their own family business, or other informal or non-conventional sources. It may be that those disabled entrepreneurs in this study might not produce enough planning and

technical preparation for business cases or business forecasts. This could be why some of their business plans had been rejected by the bank. It could be, however, that these disabled entrepreneurs faced some explicit barriers from those conventional financial institutions that they approached. Since the conventional banking system was a barrier and provided negative experiences for business loans for disabled people –they, therefore, made their alternative resources of start-up finance for their own business start-up. This barrier of experience was the main category of getting the concept of conventional financial resources.

5.4.2 Community lending experience

Disabled entrepreneurs struggled to get their initial business funded from the conventional system and then alternative or parallel systems were found in their initial financial journey for starting up. A handful of disabled entrepreneurs reported that they had experiences of community development funds in the form of small loans. In practice, these funds are used as a micro finance loan – which is a very popular term in developing countries for promoting poor entrepreneurs. A handful of respondents reported that they went to a local ‘Community Development Financial Institution’ (CDFI) and were approached to apply for small loans. The repayment system was very simple and useful for those without family and other conventional and non-conventional financial facilities.

During my interview stage as I have started my analysis on the very first phase (phase 1) none of the participants had been aided by any conventional source for their start-up finance. The reason for this may be that those disabled entrepreneurs were heavily engaged with family inheritance capital. In the second phase of interviews (phase 2) there were some mixed connections or combinations found for start-up business finance. However, in the third phase (phase 3) more respondents had the experience of micro-finance start-up facilities for developing their initial business finance. Stewart (30, male), Carolyn (34, female) and Momtaj (27, female) were running their

own small businesses within local communities. Their initial financial settings reflected a great experience of the community financing system, which was followed by micro finance loans. Stewart (30, male) and Carolyn (34, female) were in home-based product making businesses and they always need some working capital for further investment. But, at the beginning of their journey, the community funds helped them and allowed their businesses to get off to a better start. These kinds of community sources were found to be easy drivers for promoting disadvantaged entrepreneurs and a comfortable source of financial capital for their start-up business operations.

Stewart (30, male) had dyslexia and was hard of hearing; he has had a disability equipment business in the North West for more than seven years. He is 30 years old and running a busy business. The business involved product and disability service delivery to disabled customers. When he initiated the business, he applied for a commercial loan for his business from his regular bank and was rejected. Then he found out about one of the support service provider (SSP) organisations where he could arrange borrowing from the Community Development Financial Institution (CDFI). CDFIs lend money to businesses, social enterprises and individuals who struggle to get finance from high street banks and other conventional loan companies. The CDFI helps deprived communities by offering small loans and support at an affordable rate to people who cannot access credit elsewhere, such as from formal financial institutions.

“Yes, it was very hard to get business funding being disabled. I tried first with a conventional bank but it was not a worthy experience and then I received the small money from a support agency – that time it was great support!” [Stewart, 30 male, Disability Equipment Trader, Equipment business]

Carolyn (34) was a female candle designer when she started her own business she needed some extra money as working capital to buy some of her product's ingredients and other business expenditures. Initially she started from her own home for her product demonstration. After using CDFI money she started receiving product orders from some potential suppliers with

renowned shops. When she was struggling for working capital, she knew about CDFI and she connected with this facility without any collateral for borrowing.

“I somehow managed my start-up capital – what I need now some small or micro loan for working capital and day to day operation. Because my business is small and I am not that much feasible to the bank and disabled - I better think if I can get the loan from other sources of organisation e.g. co-operative or any-so that I can use and re-use the money whenever I need.”
[Carolyn, 34 female, Candle and Crafts Designer, Crafts business]

Momtaj (27) was a young woman with autism who was selling homemade beauty products to her neighbouring communities. She had been making some herbal beauty products for facial beauty and skin treatment. She was single, of Bangladeshi ethnicity, and living with her parents. Her products were based on imported herbs that were very popular in her own ethnic community. She has her niche market for developing her business. She has been offered financial advice for business support in addition to loans from support service organisations. She believed that a lot of effort was needed, at the very beginning, to find any helpful source. She identified her community bank (that is a CDFI loan) which was a project based intermediary in her locality.

“Money is the main capital as I believe it is heart for the business. It was very hard to get the initial business finance for any disabled and relatively disadvantaged person [typical disability]. I have got that information from the workshop which I attended from [xxx], and it was helpful. I rather interested to go community bank as I think and believe on it rather going to any other high street bank.” [Momtaj, 27 female, Homemade herbal products producer]

It is widely recognised in resource-based literature that access to credit can often foster social and financial empowerment (Au and Ho-Kwong, 2009). Credit facilities for the disadvantaged group – those who are not getting service from formal lending sources, reverse the systematic exclusion from

access to public or private funds, thus altering and promoting the system of hierarchy.

“Happily I got the funding from community development finance institution for my initial start-up. I knew many of us [disabled] had suffered starting up costing, it would be great if this informal bank come forward to help the people who get the money without any security or collateral.” [Momtaj, 27 female, Homemade herbal products producer]

Therefore, access to alternative means of finance can reduce dependency on formal moneylenders especially from the formal institution, access to institutional credit also can be used as a bargaining chip in order to secure formal loans. However, disability was used as the reason for declining conventional loans. This may be same reason why financing from other types of organisation (non-conventional) is also declined.

5.4.3 Non-conventional source of finance

Non-conventional or informal funding found in this research was not enforceable by any financial law or legitimated by any commercial organisation based on any financial service with interest rates or lending procedures. Non-conventional financing is identified as those that are not initiated from any financial or formal institution. The following sources (sub-sections) were classified as non-institutional or non-conventional sources of finance for disabled entrepreneurs for their initial start-up. Family finance, carer savings, other financial support came from avenues other than family support, such as personal savings or friends/partnership funds. Jennie (51, female) was a respondent from the phase 1 interviews, represented a typical example of informal sourcing to finance her initial business development since institutional finance was largely absent in her experience. Other respondents' experiences expressed it was not very clear to figure out in a non-institutional format from non-conventional sources. It could be that they were not sure how to approach funders for finance or to gather the business finance for their independent business development.

“So it is like if I am outsourcing to a company, which I find is quite a reasonable amount, but it is only doing a quarter of the thing I want and that was very non-traditional way.” [Jennie, 51 female, Graphic Designer, IT business]

Disabled entrepreneurs' experiences reveal that outsourcing from non-financial organisations is not the typical way to accumulate the initial financing for the firm. Therefore, if there is an unavailability of institutional funds then there will always be an opportunity to develop initial starting up funds from different non-traditional sources.

5.4.3.1 Informal family finance as initial source

Some important resources were identified from the financial source of family funds. Issues about the sources of family funds came from family savings by non-disabled family members. For example, family property shares, income from family businesses, savings from parents' professional income, savings from family members' earnings, savings from undisclosed income and so on could be some examples of this. Savings and contributions for disabled family member's businesses come from other family members where institutional finances are absent. Examples of this include people who were carers but had a biological (blood connection) relation with the disabled family member, such as a mother or a sister. These people were also acknowledged as an official carer for disabled people and they contributed their small savings for their disabled family members towards their well-being and authorising business start-up investment. The investment often represented their savings plan from many years. Moreover, family business was an important factor to contribute the start-up finance for new business development. Female entrepreneur Jennie (51, female) found the family finance a non-institutional source as a simple and easy source of start-up finance. It is comparatively easy compared to other sources, does not need a strict or rigid financial contract and is readily available.

“Because of developing this project, I have borrowed some money from my family. So I feel I need to put this to one side, I paid back before I made any further decision.” [Jennie, 51 female, Graphic Designer, IT business]

Mukarram (45, male) secured his start-up finances from a different number of family members. Because of Mukarram’s father, other brothers equally contributed to his business.

“My family members helped for this business extension. It came from my two brothers and my father’s savings. I had my some personal savings. So we bought some additional fixtures and extended the premises.” [Mukarram, 45 male, Antique goods dealer, Trading business]

From the previous section, the notion of a sceptic attitude toward the complexities of lending procedures has been observed. For this reason, some disabled entrepreneurs avoided such procedures in a straightforward way. Mick (44) realised that the first financial approach would be his family for developing his start-up expansion of the business. It was assumed by this disabled entrepreneur that family start-up capital is readily available without any formalities.

“When I got this business independently, I had my separate business account. So I just worked out how much operation cost do I need every day and week. However, for the investment I mean renovation and expansion I need to borrow some money from my family members. Since my family was able to give a sort of financial support, I did not look for any other opportunity for business financing. So, initial investment came out from my family.” [Mick, 44 male, Pub Business]

“I am grateful to my family for their support. It could not be possible without their sincere help in terms of every resources especially financing. I believe that family is not always blood. They are the people in my life who want you in theirs, the ones who accept you for who you are. What I am they are with me and the ones who would do anything to see my smile and happiness, who love me no matter what I am.” [Rabeya, 43 female, Fashion Designer, Boutique business]

“When I was struggling for my initial investment for this small firm and business, an angel raised her two hands and I saw she was

no one but my sister.” [Carolyn, 34 female, Candle and Crafts Designer, Crafts business]

For both Rabeya and Carolyn, family financing without any restriction came in a spontaneous way. Here the family ties and the thread of strong family bonding or relations existed. This was an example of family inheritance capital (that is the ownership of the family business).

5.4.3.2 Savings from carer allowances

For some families who have a disabled member, stocks of resources are consumed in caring for disabled family members. Carer responsibility from family members (that is mother, sister) is performed for some disabled entrepreneurs. A number of respondents expressed their gratitude and thanks that their carers (specially mother, sister or other family members) have raised capital money for their disabled child, disabled sister or disabled brother. These contributions came from a desire to look after their livelihood and forecasting better empowering life by self-employment business.

Some family members were carers for the disabled member within the family. These carers were their mother, father, sister or brother. Mostly the mother's role was as a carer who saved some money for her disabled child probably for future professional development. The carer allowances sometimes contributed a 'security fund' for the disabled member within a family. It could be an emotional reason and a mother's natural and unique wish for the betterment for a disabled child.

“For me it was very difficult to collect the investment money for the new business. When I was thinking and then took over the business, my parents and elder sister who were also a carer helped me a lot to resolve this critical stage.” [Mick, 44 male, Pub Business]

“My mother had given the initial funding though she is a complete housewife and carer for me.” [Vanessa, 32 female, Home Service Caterer, Food business]

This security fund from savings and from carer allowance could be an important part of the experience of financial resources. But, this was the not the case for all disabled entrepreneurs. These savings were the exception and there were different experiences for disabled entrepreneurs' sources of business funds.

5.4.3.3 Personal savings

Personal savings from the respondents as disabled entrepreneur were also found to be a source of start-up business finance. The following are examples of individual savings for start-up capital. Keith (50) was involved in a jewellery business and was very sceptical of getting accurate and comfortable support from the financial institution. But he mentioned the situation in the 1980s in the UK, when he did not know about the bureaucratic legacy of getting start-up money from a financial institution. This type of question I did not ask to my respondents because he was not experienced with the current lending culture within financial institution.

“The major one probably I could not find proper and affluent support from professional organisation since I was little sceptic how to contact them and where are they and then how they respond. But the situation is changed nowadays. Start-up funding is not a big issue but I have got my family supports.” [Keith, 50 male, Jewellery business]

Richard (61, male), Mahmud (53, male) and Jennie (51, female) were employed as paid employees before they started their own independent businesses. From previous employment, they had saved some money that as personal savings could act as investments in their businesses.

“Well, I was employed and then retired for my physical condition. The initial financing was from my earnings and savings. And that was my entire savings asset. So you could say it is personal savings.” [Richard, 61 male, Arts and crafts home studio, Arts business]

“When I graduated, I found a job. So I worked for this insurance company, an English insurance company where I actually, I

started from, it is life insurance, sell the life insurance. I worked there for two year, so I got many kinds of baseline of experiences and savings. I didn't try from bank or any other grants since I thought that might be killing my time and energy.” [Mahmud, 53 male, Insurance business]

“And I am also doing the full-time job at the moment to actually kind of having basic income. Because of developing this project, I have my savings fund and I have also borrowed some money from family member.” [Jennie, 51 female, Graphic Designer, IT business]

Leonie (47) is different because she saved some of her earnings. She is a free-lance writer but when she was working in full time paid employment, she understood that start-up investment is important if she wanted to start any independent write-up business.

“I worked in finance and administration to a managerial level prior to being diagnosed with MS [multiple sclerosis] so I know how to keep a set of accounts although as indicated earlier this takes me much longer due to cognitive problems. I opened a separate bank account in my name and transferred £1000 into it initially for purchase of initial stock and expenses. As my reasons for setting up the business were mainly therapeutic I have been happy so far just to break even each year but would now like to have a go at earning an income from writing.” [Leonie, 47 female, Freelance Author, Write-up business]

Therefore, personal savings could be a compensation for the absence of institutional loans and other forms of capital.

5.4.3.4 Friends with other sources

There were some family friends and partners who came forward to build start-up financial capital of disabled entrepreneurs. Friendship, family relationship and trust influenced this other source of financial transaction with disabled entrepreneurs' respondents undertaking the responsibility to pay back the money wherever possible. Also business partnership occurred and developed the mutual trust for initializing the start-up finance for the business. Jennie (51, female) and Mick (44, male) arranged some start-up finance from their

friends and Lee (42, male) made and arranged equal financing via a partnership business accordingly.

*“At the initial time I borrowed some money from one of my friends, after 6 months I repaid the full and returned the money.”
[Jennie, 51 female, Graphic Designer, IT business]*

*“In addition, I needed to borrow some money from my family members and from a good friend of mine. Since my friend and family were able to give a small starting-up financial support, I did not look for any other opportunity for start-up business financing.”
[Mick, 44 male, Pub Business]*

“We started this business in a partnership format. So it was a partnership working. Financing is 50-50, equal sharing. We did not go to any institutional finance initially. So, the initial costing came from our own pockets.” [Lee, 42 male, Crafts Maker, Crafts business]

The above experiences are examples of other sources of start-up finance for developing businesses for disabled entrepreneurs. When disabled entrepreneurs failed to arrange start-up finance from formal institutions, then other non-institutional sources, such as family, individuals' then friends or the formation of partnership businesses, could be helpful in arranging the initial start-up finances.

5.4.4 Grants and awards for new business development

Some of respondents gathered start-up finance from business competitions. This was arranged by attending the different skills workshops and programmes for those who wanted to start a new small business. It opened up the channel to get some funds and grants for starting a new business. A young disabled entrepreneur Dom (28, male) was very eager to get such a competitive business start-up award. Those who were able to attend some human capital skill and development training workshops were able to peruse for external grants and awards for financing their new businesses.

“I have had positive experiences and received advice from Business Link and a variety of great sources before attempting

to approach advertisers for funding. This, as you might expect is the biggest problem, however we seem to have done okay due to having a great network of people and other businesses who support my idea and me. Again, I have also received small grants from The Prince's Trust and York St. John University which helped me to start-up." [Dom, 28 male, Magazine Publisher, Publishing business]

"I tried for grants which was a project scheme of [xxx], and my business had been accepted for the grants. It was a good experience for me that I did not go to another person for the business loan. I have learnt many basic things about the business operation from this project and after successful completion of the project I got the grants for start up the business." [Shane, 33 male, Disability Product Dealer, Trading business]

"I got very useful information from [xxx] which made me strong and confident for making any business for the disabled. I was grateful for my start-up finance from [xxx] for the grants to my small business venture. However, the amount was very small but helpful." [Vanessa, 32 female, Home Service Caterer, Food business]

Prize money, awards, and grants are another example of non-conventional sources of starting up financing the new business, although they are highly competitive and not easy to win.

5.4.5 Mixed funding experiences

There is also some evidence in this study for mixed funding experiences with disabled entrepreneurs. Apart from family finance, little bank finance and partnership finance were identified in a mixed format and found to be the business start-up experience as a combination of formal and informal business development financing. Interestingly, after starting their initial businesses some conventional financing systems were found in disabled entrepreneurs' businesses. This could be an additional, important source of financing support for disabled entrepreneurs. So it can be said that some disabled entrepreneurs have some mixed funding experiences since conventional finance came later when other sources of finance lead to getting the commercial funding.

“Family finance mostly. But for the modernization and diversification of the business I took a commercial loan from the bank.” [Yahiya, 46 male, Property Dealer, Agency business]

“The finance half probably came from myself through savings plus some money[s] from my mum to support me for the next couple of months. That is used, which I used to finance my company initially. Then I made a proposal to bank and got the revolving credit limit from bank. It was not easy then. I went through our local disability SSP organisation that is Breakthrough and got the advice how to apply for a bank loan.” [Lin, 31 female, Chinese Takeaway, Food service business]

In summary, disabled entrepreneurs experienced many kinds of start-up business financing experiences, which I have shown above.

5.5 Social capital experiences

I now aim to explore, through resource-based view (RBV), how disabled entrepreneurs experience social capital networks for start-up business development. The term social capital is concerned with the networks through which entrepreneurs gain access to important resources, information and capital. Social capital networks in this study include: i) association with similar business networks, ii) networks with disability support service providers (SSPs), and iii) other skills development networks. In some cases there were no experiences with social networks. I identified two basic, different, social capital experiences, those who participated in social gatherings or networks before starting up their business and those who did not. My research focused on start-up business experiences and whether social capital could influence start-up of the disabled owned businesses.

5.5.1 Social association experience

There were different kinds of social associations in this study. Broadly, one type was professional connections, either with or without the involvement of support service-providers (SSPs); another was family networking (that is

family social capital). All are helpful for business professional training development, especially at starting up.

“Many of them... for me it’s countless... They have all allowed me to grow and develop my businesses in a positive way. I think that because of the nature of the product (rock, alternative music and culture) it can be difficult to find advertisers who want to work with us with a lot of money, but I have managed to make enough money to support a new magazine and pay freelance writers which was always my goal. The long-term aim is to use contacts that I have to look at making money from an online magazine as well.” [Dom, 28 male, Magazine Publisher, Publishing business]

A handful of disabled entrepreneurs were associated with many business clients and the stakeholders before and during their business start-up. This could be described as operational networking and could help the promotion of business through word of mouth for the marketing of the business. I found Dom (28, male), for example, whose experience is given above, to be a young disabled entrepreneur who had many different types of engagement and association, which could bring his business clients and contacts for development.

5.5.2 Social relation experiences

Many disabled entrepreneurs in this research made their social relationships for the sake of their business development in a formal or informal way with external organisations. When I asked the interview question about social relationships with any other organisation, support services agencies’ names came forward. However, not all the disabled entrepreneurs in this study had experience with support service networks or SSP’s engagement. Successful start-up might come from experience with a family business, as discussed under human capital. Family is part of human capital but family motivation could also be a strength of social capital relations and hereafter classified as ‘family social capital’. Many disabled entrepreneurs did not have network relationships outside the family before starting their business. Keith (50, male), for example, said he did not need any other social network relation, as

he believed his previous experiences were quite enough to start up his own jewellery business. He thought that maintaining a network association with similar trade networks might be expensive, with high subscriptions. Another experience from Lee (42, male) was that he did not know who could actually contribute from the social network towards an initial business start-up. The reason may be that Lee's family was too supportive for the initiatives of the business and thus he formed a partnership with another disabled business entrepreneur.

A lack of social interaction was characteristic of some disabled entrepreneurs. The reason for this may be family support. Mahmud (53) had used his family capital, thus he did not need any external social link for starting up his own business.

"I had my family business so I did not need to go for any external link to promote my business." [Mahmud, 53 male, Insurance business]

One respondent, Yahiya (46, male), did not have the social relations for business development but had access to a financial institution. A useful social skill is identified here. He expressed that a good relationship with a bank was important for business start-up. But that was strongly influenced by family social capital.

"I never obtained any help from any kind of organisation; however, I always had a good relationship with my bank, which helped me tremendously. It is very important in business to have a good working relationship with the bank manager and always maintain the credibility which will give confidence to the manager concern if additional help needed at any point." [Yahiya, 46 male, Property Dealer, Agency business]

Another disabled entrepreneur Lee (42, male) was not satisfied with the delivery of external links and sceptical about the service to initiate starting up capital.

"No, we don't think of it. We had some workshop experiences from the help business link agency as I told you that was not that

much comprehensive course. After starting our business we did not think that big way to get the support from any organisations and also we don't rely on it." [Lee, 42 male, Crafts Maker, Crafts business]

The above experiences illustrate many, varied kinds of social relations were associated with start-up for disabled entrepreneurs.

5.5.3 Networking experience

Some respondents expressed opinions about the social network with support service organisations. SSPs work includes social occasions within the disabled community. A few thought they were lucky to have this opportunity of social capital relations.

"Yes, I am associated with [xxx] then used to member with [xxx]. I had an office there for marketing... .. We had a group of disabled business persons within [xx] which we have a good communication among us." [Richard, 61 male, Arts and crafts home studio, Arts business]

"Another major turning point was making contact with [xxx] where I have been advised regarding setting up my own business. I found it was helpful at my starting point." [Leonie, 47 female, Freelance Author, Write-up business]

Dom (28, male) was very pleased to have this chance of social capital relations with many organisations. He felt that it would make a possible contribution for a professional career as well as personal development. This kind of organisational network relationship helped him to develop or build other human and financial capital.

"The aforementioned organisations have been incredibly important in the development of the business and I am very proud and pleased to be involved with them. They have allowed me to move things forward and helped me to find alternative routes to go down when things have not gone my way. I have not had (short of working with some advertisers) a negative experience since going into business for myself as a disabled entrepreneur, journalist and publisher. It has afforded me some great opportunities to grow and develop personally and

professionally. Having the opportunity to contribute to studies, and the experience of young writers alongside influencing people who have disabilities in how they approach starting in business has been wonderful.” [Dom, 28 male, Magazine Publisher, Publishing business]

Social gathering within support service organisations contributed to business development. They used the SSPs as opportunities to discuss their business start-up activities and contribute to the business and social marketing. Also, this could contribute to develop the business confidence for a new business as a disabled entrepreneur.

“I have been supported by a company called [xx] in setting up and maintaining my business – I meet occasionally with their nominated support worker who helped me with record keeping and business marketing tips and been a great sounding board which has helped build my business confidence.” [Leonie, 47 female, Freelance Author, Write-up business]

However, not every disabled entrepreneur was able to reach such social gathering services made by SSPs at the stage of their business starting up. Disabled entrepreneurs who networked with support service providers often explained that they gained in confidence in their business.

5.5.4 Professional network experience

Taking part in relevant associations helped to promote business operation during their (disabled entrepreneurs) business starting up period. Many (15 out of 25) were not associated with any special networking or any other organisation before start-up. But they started their social or business networking, or other kinds of group association after starting their business venture. The following disabled entrepreneurs businesses build up their promotion networks (other than SSP) and understand the necessity of business social capital, for example, Nijam (35, male) who has a medium size business made the connections with association of similar trades. Keith (50) was not associated with business networks but soon after his operation started he felt the necessity for social networking.

“Yes, I am listed with local chamber of commerce, for the hospitality network. But not associated with any disability organisation network.” [Nijam, 35 male, Restaurateur, Food service business]

“Before the business I did not meet any external for helping business starting up. To be fair, now I joined the jewellery retail consortium for network and community support, again I took the membership and now which is 50 pound a year. So I am a member of the jewellery consortium now but before start the business it was ‘No’.” [Keith, 50 male, Jewellery business]

“I am associated with property business group, leisure home properties, disability network within north west before and during my business. That’s why I know the nature of communication of my clients” [Yahiya, 46 male, Property Dealer, Agency business]

Interestingly, those who had ties with other business networks did not network with support service organisations.

5.5.5 Community network experience

Some of respondents experienced the community network through regular interaction. The personal network of disabled entrepreneurs not only embeds individual ventures but also integrates them into an entrepreneurial career. Therefore, informal groups and communities influence the pattern of social setting as social capital. One respondent, for example, made her own local group before her business start-up, which facilitated the business growth in the long run. Good and strong ties within similar groups or community networks influenced the promotion of start-up businesses of disabled entrepreneurs, as the following extract illustrates.

“We do have community group where we gather every Sunday or Friday in a selected place. We do have same ethnic communities where we can share our business hurdles and do our marketing and selling.” [Momtaj, 27 female, Home-made herbal products producer]

“[I] was connected with a local community group to find out more opportunities - how to set up new extension and plan for marketing. We have arranged and attended their multiple

courses and workshops which helped me for business operation, marketing and the management. I mean how to maintain business independently- what are the pros and cons of the business and moreover how to avoid the disaster from the business. I was happy to learn it from our own initiative ness.”
[Mick, 44 male, Pub Business]

On the other hand, a handful of disabled entrepreneur respondents experienced that the network they have experienced before the business during starting up contributed to financial capital to raise the money for initial investment for the business. Strong ties with communities brought financial capital for the cases of Dom (28) and Vanessa (32).

“Yes, it was a great experience for me because I did not know the sources of fund for my business being a disabled. If you start a business you still need some money to improve the business- I did not have family support – I went to [xx] and got to know where to apply. I believe this network have given me a great experience how to manage the capital for the business.”
[Vanessa, 32 female, Home Service Caterer, Food business]

Regular contact with similar groups, organisations or communities brought both human and financial benefits for the businesses in their business start-up stages.

5.6 Summary

Identifying the different capital experiences was the key finding from this chapter. Human, social and financial elements were the key capital headings explored. Searching the experiences from these broad headings showed some important resources apart from those typically recognised in resources based view (RBV). Although all resources were pertinent for disabled-owned businesses, family capital played a particularly crucial role.

Under human capital, I identified that disabled entrepreneurs often had family human capital from employment in a family business. Financial capital included conventional, non-conventional and mixed funding sources. Non-conventional sources of finances were usually much preferred. From the non-

conventional sources, 'family finance' was an important and effective source for disabled entrepreneurs' business start-up.

Social capital was found in the guise of formal associations (including support services) and informal community gathering. Another important resource was family social capital. All of these types of social networks, ties and direct or indirect relationships contributed to build financial capital for the business start-up. The next chapter, Chapter 6 turns, to entrepreneurship resources from the perspective of SSPs.

6 Chapter Six: The perspective of support service providers

6.1 Introduction

The purpose of this chapter is to gain an understanding of how particular UK support service providers deliver entrepreneurship services. Data obtained from five respondents from three different support service providers (SSPs) explores their experiences of entrepreneurship services targeting disabled people or disabled entrepreneurs. This chapter follows a two-step coding analytical process using grounded theory. I open the chapter with a brief introduction to the three SSPs that I studied, and then explore two broad themes on their experience of entrepreneurship service. The first theme is based on the reasons for providing entrepreneurship services, and the second involves understanding business resources for disabled people. Each theme contains three sub-themes: economic empowerment, integration efforts and start-up benefits belong to the first theme, whereas the second theme covers human, social and financial capital resources. I conclude this chapter with a conceptual finding on the effectiveness of SSPs in providing entrepreneurship support for disabled people.

6.2 Respondents from three support service providers

Three providers were purposively sampled to identify the gap in business start-up services for disabled entrepreneurs offered by support service providers. I conducted a semi-structured interview (see Appendix 11: Interview guide for SSPs) and interviewed two directors and three managers. In my study, the three SSPs were very heterogenic in nature, that is size, location and organisational objectives. Using pseudonyms for this small sample, the local service provider (LSP) functioned as a disabled activists' organisation. The national SSP (NSP) was heavily engaged in business promotion and activities for disabled people and the international SSP (ISP) was an international voluntary third sector organisation that had been working for more than 40 years as an international agency. These organisations'

operations were generally based on business support and skills training, therefore providing a wider remit than merely supporting disabled people's business ventures. Descriptions of the three SSP respondents are given in Chapter 3 (see section 3.6.2.2: Sub-phases).

In practice, disabled people in the UK traditionally can receive support from special support service providers in disability service organisations. If disabled people require special business support from support providers, then the SSP needs to know about the type of skills required and have a basic understanding of the skills and delivery process for new businesses/entrepreneurship process. Therefore, the key information explored in this chapter includes how SSPs cover business support and how SSPs work at a basic entrepreneurship level to develop and empowering disabled people in business.

My findings are classified under two broad themes on the provision of entrepreneurship services for disabled people. The first theme contains the reasons for entrepreneurship services and the second involves understanding the business resources. These two broad themes also cover six sub-themes of empowerment, integration efforts, start-up benefits and RBV resources (human, social and financial). Data analysis was carried out by the two-step coding process and used the coding mechanism followed by Charmaz (2000, 2006). For easy recall, I use the term local SSP (LSP), national SSP (NSP) and international SSP (ISP).

6.3 Reasons for providing entrepreneurship services for disabled people

This theme addresses the research question why SSPs provide entrepreneurship services for the disabled, Sometimes it was very hard to identify the level of disability (or how intense it was) and how much support was needed for business development. The SSPs' general experience was that understanding business needs was not prioritised over disability services and their livelihood needs. The service covers individual requirements, which

are different for every disabled entrepreneur. Therefore, understanding the business needs of disabled people did not take much priority in disability services. However, one respondent, the director of an NSP, stressed the common needs of disabled entrepreneurs.

“Disabled people have the same opportunity to be an entrepreneur- perhaps they need more support- as we are here for supporting them to promote their unique and individual business needs depending on how intense it is. It is difficult to determine sometimes the common needs of disabled entrepreneurs, because there are lots of varieties in disability means, that is sensory impairments, physical impairments.”
[Director, National SSP]

Understanding self-employment or entrepreneurship, and the ability of SSPs to identify the different business start-up resources for disabled entrepreneurs depends on a basic understanding of business resource requirements and disabled entrepreneurs’ needs. An SSP may understand the meaning of self-employment or entrepreneurship for disabled people in terms of working hours and the flexibility to manage the work environment. As such, one of the ISPs was found to provide reasonable adjustments in the working environment, for example, IT and appropriate work.

“Self-employment is a flexible option for disabled people because it gives options around the times they work so for example if it takes longer to get up in the morning they can start later and finish later; it is also easier to work around times when you need to attend for medical treatment or if you are unwell. For example, you can still communicate online even if you need to stay in bed.”
[Director, International SSP]

“In some instances it is the only work available to someone with a disability particularly when unemployment is high and many employers do not recognize the advantages of employing a disabled person or the support that is available through our project ‘access to work’ to provide reasonable adjustment to the workplace and provide specialist software if required.” [Director, International SSP]

One LSP respondent said that disabled people’s and disabled entrepreneurs’ needs are different. For example, disabled people in general may want to

improve their current lives; they may need help with equipment and services to make their lives easier. But disabled entrepreneurs may want business support and mostly special business support to enhance the capability for doing business.

“We understand that disabled people need the social services for various reasons depending on what kind of disability they have. Disabled entrepreneurs needs are different. We try to help them according to our organisational objectives and trying to get their needs to set our services in a meaningful and productive way.”
[Manager, Local SSP]

The services provided by SSPs are designed to accommodate the needs of disabled people in business or looking to start a business. But it is important to know how many effective and appropriate services they currently provide for disabled entrepreneurs.

“However, it is the impact that our organisations and our advisors who work for them [disabled entrepreneurs] to deliver the services continue to provide the information and advice. Our business advisors across the UK can use to ensure that the service we provide is fully inclusive and accessible for disabled people or disabled entrepreneurs.” [Project Manager, International SSP]

My primary understanding concerning the reasons SSPs deal with entrepreneurship services is that they are based on the social objectives of their own organisations, for example, satisfaction with livelihoods and supporting disability needs. The following three sub-themes also cover the reasons for providing entrepreneurship services for disabled people.

6.3.1 Economic empowerment

In general, the SSPs' experiences of promoting entrepreneurship for disabled people were rather different. This mirrored the types of enterprises started by disabled people and disabled entrepreneurs in my study- whose businesses were as varied as those started by any other community of people, and their

business problems were broadly very similar to those of enterprises run by non-disabled people. The experiences and the perception expressed by SSP's respondents were that entrepreneurship is treated as a better kind of life and a commitment to disabled people by the SSPs.

Engaging disabled people in entrepreneurship in an active and productive way could be helpful for the well-being of society and the wider inclusion of entrepreneurship. However, if SSPs have a weak understanding of entrepreneurship, they may channel fewer functional activities into developing entrepreneurship for disabled people. The LSP was a type of disability activist organisation, although they believed that entrepreneurship could be a commitment to achieving an income to attain a better lifestyle, which is why SSPs need to open up access to the option of self-employment or entrepreneurship for disabled people. In contrast, the NSP had a different view. They did not identify any difference between the disabled and non-disabled for service delivery for business start-ups. However, the ISP focused only on the development of disabled people to help them create a better livelihood in various ways. Self-employment training, arranging business start-up resources and knowledge about resources were common requirements for all of them.

"From our perspective, doing business by a disabled person is a kind of effective and the best economic rehabilitation programme for his adult life. As we could understand that if someone succeeds in a business venture he would get the life-time satisfaction and achievement from being or labelled to a business person." [Manager, Local SSP]

"The barriers for setting up a business are the same as whether [you are] non-disabled or disabled - being disabled is another layer that is added to all aspects of the person's life, including setting up a business." [Director, International SSP]

Taking into account the demands of the disabled entrepreneur in UK society, the NSP (which was medium sized) has focused their work on the increasing need of disabled entrepreneurs for employment or identity status. This demand is based on the employment and self-employment needs of disabled clients. Over a couple of years, the NSP tried to identify disabled people's

desire to do business from their old clients and to accommodate their needs with the delivery of self-employment services.

“We have been some of these special clients [disabled people] for last 15 years since we started to assist and serve their different needs of general livelihood services. However, nowadays self-employed disabled people are showing their potentialities and asking for the demand of their various business supports. My experience says disabled people are now interested in business venture as they know the basics of doing business.” [Manager, National SSP]

SSPs can see it does not just promote their businesses – it provides psychological and primarily motivational support for conducting business with confidence. Moreover, it made them understand that disabled entrepreneurs did not necessarily see themselves as part of a community of entrepreneurs.

“We are a client-based organisation, more often we are waiting for the clients who want help to develop their better livelihood. Promoting business [for disabled people] is not the prime concern at the very beginning of our organisational journey. Now we have a few clients who are making their own business.” [Manager, Local SSP]

“We have transformed our primary mission into a number of strategic aims based on practical business issues, all of which are intended to support disabled people to play a full, economically active role in society. The first aim is to work with individual disabled people to support them for making their independence, to seek self-employment or employment and develop their careers. We have other important aims, however these are the main.” [Manager, Local SSP]

When SSPs receive some types of demands from their disabled clients, the LSP want to fulfil them and follow strategic actions based on those particular demands.

It has been observed (Sheir et al., 2009) that the most common problems identified were difficulties in obtaining start-up capital. For example, a lack of personal financial resources, poor credit rating, disinterest or discrimination on the part of the banks are some of the principal barriers encountered by disabled entrepreneurs when considering starting a business. Other barriers

identified in my research include the fear of losing the security of regular benefit income, as well as the unhelpful attitudes of business advisers. This typical fear had been observed both by the SSPs and the disabled entrepreneur respondents (see Chapters 4 and 5). Getting out of the welfare benefit system as an income earner can be one of the most important turning points in a disabled person's life. At times economic empowerment was sometimes seen to be in conflict with welfare payments, a business risk well understood by SSP respondents too.

“We observed a fear of losing benefit as a disabled person if they continue to operate a viable income from their business. Because the disability allowances are different in nature, so it would be difficult to decide what they actually need in their life. Business is definitely risk taking event, but we found most of our clients are ready to take the business risk but sceptic for the long term setup.” [Project Manager, International SSP]

In Chapters 4 and 5, I found that disabled people have a desire to earn an independent income and here the three SSPs were trying to facilitate the marketing of their businesses. As SSPs deal with the needs of disabled people's livelihoods, they also focus their priority on an independent economic agent in society. SSPs provide some basic training skills and support for disabled clients. However, a start-up business client is very limited by resources. These SSP organisations functioned as types of social and non-financial resource organisations that attracted disabled people into their organisations to hear their voices and attempt to raise awareness of different situations and incidents in their lives. Social gatherings held by the LSP, NSP and ISP help disabled entrepreneurs to voice opinions in society to improving business capability. Over the last few years, the LSP has worked with more than 500 disabled people who were seeking support for different needs, particularly isolation. The LSP took the initiative to bring these people together to inspire more socialising between disabled and non-disabled organisations, in order to build social capital.

6.3.2 Integration efforts

SSPs generally focused on disabled people who were just setting out to seek business advice or were about to start their businesses, or in the early stages of running their own businesses. Any special consideration for attracting more disabled entrepreneurs to engage with SSP activities varied across the SSP's respondents. The ISP focuses primarily on establishing the identity of disabled entrepreneurs. The ISPs tended to put clients at the centre of their activity, including visiting them at their premises, offering information in different formats, and asking each client how their needs could best be met. SSPs tended to hold workshops and events, either independently or with the help of other disability and business advisory organisations. The use of language in publicity material, as well as the marketing and promotion strategy adopted, was also cited as a method used to encourage the inclusion of disabled people in employment or self-employment. Therefore, a type of reintegration effort (a move away from the language associated with rehabilitation) is important for disabled people's business development. This integration of economic effort is a way to promote or assist disabled entrepreneurship in UK society.

"We understand a rehabilitation effort in terms of self-employment training support so therefore we could say a disabled entrepreneur advice, networking effort to serve – a place where people of similar disabilities can share ideas of business practice and how to deal with disability in employment." [Director, International SSP]

From my understanding, I can conceptualise this as a developmental effort to empower disabled people in mainstream economic activity. Entrepreneurship can be a reasonable adjustment for the economic improvement of and with disabled people. But there was a hidden conflict about whether the SSPs were really trying to initiate entrepreneurship skills opportunities to develop better livelihoods.

"Training is there, it is the same for a disabled person and also as for a non-disabled person. It's the support that needs looking at for vocational treatment as well as reintegration of

their needs. Better access, seating, tables to lean on, trainers need to be trained themselves.” [Manager, National SSP]

It may be argued that SSP efforts are not of a sufficient level to reach different types of disabled people, for example, new entrepreneurs who may require their services. In the present research there was little motivational publicity by the SSPs. There seems to be few internal resources within SSPs to promote self-employment businesses. Here, internal resources comprise experts, skills trainers and networks or potential resources.

The level of understanding of the SSPs about the basic human skills required for business development reveals a difficulty in accommodating different technological equipment for disabled people. For example, one disabled entrepreneur needed special computer software to operate their business. In practice, it was sometimes very difficult to provide the particular computer for the specific disability, or it took a long time to get the computer from the IT supplier. So there was sometimes a problem of accommodating disability with business start-up service delivery. But it was not always the case. These SSPs were generally delivering basic training skills for everyone, which were easy to understand and relatively easy to apply. These support service providers shaped and designed special programmes (such as motivational inspiration) to build the confidence of disabled people who wish to enter business.

6.3.3 Business start-up and the benefits

My interviews found that the ISP had started an extensive support programme depending on its nature and size, to support disabled entrepreneurs with the help of external funding. This funding is used to promote business skills and a small business grant is available to develop business ventures. In this case, the bank provided funding for corporate social benefits to support SSP services in the provision of start-up business skills for disabled people³. The

³ As a researcher, I could not find out in my interviews with the SSPs how the disabled entrepreneurs assessed their experiences of business start-up.

LSP and NSP define the success of start-up businesses specifically on start-up finance and managing the business independently despite disabilities. In practice, there are two particular types of skills needed to be successful in business start-ups - vocational and business skills. Training in vocational skills has been, and still is, a major component in entrepreneurship development projects, especially the ones aimed at disabled people. Vocational skills are important, but there seems to be a lack of understanding as to which skills are demanded by the market. Hence, efficient training must be based on demand in a market in addition to the personal skills and preferences of the people involved. The small number of SSP representatives in my study was not focused on comprehensive vocational skills training to improve the situation of disabled entrepreneurs.

“It is very interesting the way we are working here. We try to explore some basic skills from our clients. For example, they might have some basic innovative skills, as we understand they have extra ordinary skills sometimes, they could have their unexplored hidden knowledge. We try to match their capacity into a productive and practical way. We motivate to promote those skills to a level where they can produce some satisfactory skills product. That’s why most of our workshops are based on skill training and boosting the skills workshops.” [Manager, Local SSP]

In practice, a profitable business must be workable, marketable and profitable when it comes to the viability of a business. It often seems as though such basic lessons are forgotten by SSPs in development business projects for disabled clients.

“We believe that general business skill is widely lacking and projects aiming on providing such skills can have the opportunity to become both efficient and effective.” [Project Manager, International SSP]

The basic motivational objective was the same across the three SSPs. The differences were identified in what they delivered in their systems and appropriate skills programmes for disabled entrepreneurs. There was a gap between the actual expectations of disabled entrepreneurs and the support programme of the SSPs, for example, basic skills being offered, but no

marketing support. Doing business for the disabled entrepreneur is about selling products and services in local, regional, national and international markets. So, for disabled entrepreneurs there is no easy access to market.

*“We don’t provide many skills to facilitate relevant information to give disabled entrepreneurs access to competitive market.”
[Director, National SSP]*

SSPs have found that disabled entrepreneurs gain fewer skills to achieve a competitive advantage in the market. A discussion is needed on SSP objectives; a particularly important strategy to improve disabled entrepreneurs’ access to market is to make relevant information available which disabled entrepreneurs can use to improve the business or reach out to new markets and customers.

However, it is important to understand the benefits of entrepreneurship through business start-up. One disabled manager from the LSP understood that the benefit and rewards of becoming self-employed are huge. It has been observed that most disabled people are not rich or earn a lot of money, but they can contribute to their family by providing more income and value to the family.

“The benefits and rewards for the effort of becoming self-employed are numerous. Most [disabled people] do not earn a lot of money, but what they do earn keeps the family above the poverty line and much more. But more importantly we have seen contributing to the family’s income in this way has given disabled entrepreneur a place and respect in the family and their community.” [Manager, Local SSP]

However, the director of the medium sized NSP perceived that able-bodied and disabled people faced the same business lessons. In addition, they try to make their clients understand how to love their work in order to succeed with their small business venture.

“The world of business has no favourites. All self-employed disabled people are on the same footing and face similar business lessons and challenges. There are opportunities for everyone whether able bodied or disabled. They do not have to be well educated, rich or able-bodied to start a business or succeed but you need a skill or a talent and to

find a way to use it to make money. We pursue our clients [disabled entrepreneurs] to love their work whatever they do.” [Director, National SSP]

In contrast, the ISP project manager expressed a negative response regarding a different aspect of business, one of the prime barriers for the disabled entrepreneur. In business there are different skills, for example, marketing, selling, buying, trading, and so on which need managing differently. Disabled entrepreneurs might lack knowledge of these skills.

“Yet there are situations in business that are more difficult for disabled people, facing rejection is one of them. One of the limiting factors for the people with disabilities is their lack of experience and exposure to the marketplace. Another may be that families overprotect them and make them feel they cannot contribute. Business demands that we believe in ourselves and service we have been supplying. It is this self-confidence and self-belief that keep us going in the tough business environment.” [Project Manager, International SSP]

The challenges of providing entrepreneurship and self-employment services for disabled entrepreneurs and disabled people are evident. The next section explains the SSPs’ understanding of business resources for business people, from a typical RBV.

6.4 Understanding business resources for disabled people

If the service providers understand entrepreneurship for disabled people they can better provide business start-up services. I found that my SSPs did not have a basic focus on developing disabled entrepreneurship. However, as a client based organisation, the LSP focused on the client’s needs.

“We are focusing and considering client’s demand what they are considering for their business set-up.” [Manager, Local SSP]

“We classify the resource needs as what they really want to utilize and what is really important for their business development e.g. for client’s [disabled people] need of IT knowledge we provide sometime one-to-

one session following the specific need for that particular type of business". [Manager, National SSP]

They focused on disabled client's specific resource needs. SSP respondents' varied on whether they prioritised resources for entrepreneurship development. They mainly worked according to their social objectives to include disabled people within the wider society. But the concept of developing entrepreneurship resources was not the prime objective as the quotation below shows.

"We are giving the premises to the disabled business owner who can take this rented place for their business operation. We frequently arrange meeting and gathering for same nature of people and also demonstrate and motivate disabled people what we can do for them particularly to create a business venture." [Manager, National SSP]

"We are a very old organisation started with disability basic issues and movement, now we are an international organisation. We do support all types of needs and demands for disabled people. We have been trying to understand what would be the best support and needs could provide for their independent business start-up and survival. We don't term the needs by business resources - but we try to meet the gap between the demands and supply potentialities." [Director, International SSP]

"This organisation is providing some basic skills like IT, some basic computer software knowledge, provide basic business ideas with practicality and capability of doing business independently, pros and cons of doing typical business and counselling service, if needed." [Manager, Local SSP]

SSPs were generally positive about the motivation, knowledge and expectations that clients with disabilities have about self-employment, but expressed reservations about their financial resources. The next three sub-sections explain how to understand business resources by SSP's through the RBV theoretical (Barney, 1991) business capital framework.

6.4.1 Human capital resources

Whilst human capital is essential for business start-ups, high and low levels of human capital affect business start-ups differently. In focusing on developing human capital for potential disabled entrepreneurs, SSPs also felt that the long process of documentation and business planning could make disabled entrepreneurs reluctant to start a business. The medium-sized SSP advocated a programme that could offer all types of information and skills in a one-stop shop. The following data shows that a national SSP has also found the long process of monitoring business initiatives exhausting.

“Some other key factors about disabled people can be said, for example, taking longer to complete whole actions [business plan], having to take breaks in their progress, lapses of concentration etc. So it will be important that mentoring different type of disabled entrepreneurs consider giving bite-size packets of help and don't demand of the individual too many actions at a time, unless they are able to manage such.” [Manager, National SSP]

The national SSP manager noted the need to develop self-confidence in entrepreneurs. Developing self-esteem and confidence was a part of their skills development programme. As my thesis does not focus on the performance of SSPs, but examines their experiences of developing disabled entrepreneurship and building different business skills, I was not concerned about their own funding and management or their organisational hierarchy. However, I recognise that this is a potential future strand of research.

SSPs acknowledged that disabled entrepreneurs might have low self-esteem and self-confidence due to their experience of previous unemployment. Therefore, the SSPs' first step is to promote the resources to develop motivational skills by arranging different motivational workshops at the beginning of the programme. This coaching aims to redevelop the clients' confidence levels. The ISP offers a specific programme for developing business and social funds for disabled people's new businesses, whereas the NSP provides a small business support service. However, both the ISP and NSP focus on their clients' needs if they require any more information about business start-up.

“Also, some disabled people may have been unemployed for a long time - they may have low self-confidence and self-esteem – and this can mean that they may seem to be apathetic, have limited aspiration or may not be easily able to identify or demonstrate their own skills. But this may not be a true picture of the individual's latent abilities. Again, if they are distant from work, they may have lost work disciplines such as running a diary, doing things on time, returning phone calls, e-mails. Like other people remote from work, they may need coaching to re-develop these skills.” [Project Manager, International SSP]

“We are just new in this fashion and trying to get the information if they [disabled people] want to need further help and to develop their skill for any small business venture. If we have that resources we tried to help them up, but it was not huge in numbers in terms of clients.” [Manager, Local SSP]

Depending on the work size and experiences of the SSP, different sizes of provider have different experiences and activities for developing or mentoring human capital skills for disabled people/entrepreneurs. For example, the local SSP was very new and trying to accommodate the needs of disabled people according to the current employment market for disabled people. Since all interviews took place during the recession period (2010-2012) in the UK, the LSP, therefore, focused on promoting human development skills or training to create more disabled business owners in the North West region. Two project managers from the ISP and NSP spoke of the necessity of training and coaching, as they aim to achieve a basic understanding of doing business as a disabled person. SSPs understand that disabled people have a long tradition of unemployment and they may have little aspiration for business.

“Disabled self-employed people have often a high degree of self-esteem. One needs to believe in oneself to be successful in business. Any efforts that can lead to improved self-esteem can therefore easily end up being beneficial for entrepreneurial ventures. Especially so for disabled people that due to prejudice and low degree of empowerment often have low self-esteem.” [Manager, National SSP]

However, in trying to offer support, the ISP stakeholder identified a more fundamental factor in entrepreneurship development; that a disabled person might have a low level of self-esteem and lack of aspiration to

create a new business or enter into self-employment. Larger SSPs could have more comprehensive ideas and projects to develop disabled entrepreneurs' skills compared to local and medium sized SSPs because of their size and service experiences. The potential question for discussion is - should service providers develop a unique business model development course or skills training or not?

6.4.2 Social capital resources

The SSPs established that social capital is vital for business development or starting a new business. Usually, potential and nascent entrepreneurs depend heavily on their social networks at the early stages of establishing a business, so the ability to build and mobilise social networks is vital. SSPs have been trying to build networks of disabled entrepreneurs in very different ways. The local SSP held regular and occasional meetings and events, and one SSP specialised in promoting and building social capital in their own premises. They started to offer disabled entrepreneurs, or those who were considering starting in business, rental services in their own premises.

“... giving our own premises for better using the disabled business owner who can take this rented place for their business operation. We frequently try to arrange the meeting and gather the same nature of people [disabled] and also try to demonstrate and motivate our disabled people what we can do for them particularly to create or helping in a new small business venture.” [Manager, National SSP]

Developing a good rapport with the different stakeholders is key to business success. SSPs can be limited in developing a wider social network where they can engage and invite all the stakeholders. They deal only with disabled entrepreneurs and encourage them to build strong ties with potential stakeholders.

“Confidence is a key area. If disabled people have confidence they will be able to resolve issues before contacting business support organisations. Local marketing is crucial for any business start-up. We have been trying to make a good rapport for disabled business and customer relationship by arranging some social events.” [Manager, Local SSP]

These support organisations were apparently helping to build networks of disabled people, primarily including their friends, family and neighbouring circles. The local SSP also felt that being self-employed with a disability is one way to give flexibility and that it helps to create a new identity in society. A disabled organiser who worked for disabled people in a local SSP said this about self-employment:

“Being self-employed gives people flexibility. It has brought prosperity, self-respect and self-esteem to us [disabled people]. Self-employment included us in the society, provided us friendships and broadened the experiences and expectations. Self-employed disabled become exposed in positive ways to society and in the process of myths, fears, suspicions and misconceptions about disabilities and conditions such as epilepsy are being dispelled.” [Manager, Local SSP]

SSPs shared information with disabled entrepreneurs about market competition. If they (disabled entrepreneurs) were to understand business competition, they would be more comfortable in business. SSPs understand that to become competitive, disabled people need to get in touch with the customer and existing society.

“There may, however, be more opportunities for linkages among the group, because if a disabled person cannot do an activity, such as marketing, this provides an opportunity for someone else who can. Able-bodied people could probably do all the functions and activities themselves. The first step in the process, however, is to help our clients realise they can contribute and help them find a skill or a talent they can use to develop a product or service. Disabled people or people with disabilities are not different, although they may perhaps have different limitations. By far the greatest support mechanism for any self-employed person, especially those starting up, is encouragement and more encouragement, as well as recognising and acknowledging small successes. For these all need a good place.” [Director, National SSP]

Engagement between SSPs and disabled entrepreneurs is one way to build social capital. SSPs can create satisfactory social impact to contribute a good number of disabled owned businesses in the UK. On the other hand, do these

social ties represent a good source of business resources for disabled entrepreneurs in terms of their marketing, inspiration or arranging other sources of capital? My research found that these three SSPs did contribute to developing social capital for disabled entrepreneurs with limitations.

My research also found that it is difficult to build the disabled entrepreneur's business collectively using human and social capital resources. To build cultural capital within the disabled community was a little difficult for SSPs to advise on, because of the heterogeneity of people living in the same society.

6.4.3 Financial capital resources

The practice of promoting financial capital for disabled people by the SSPs was not very extensive. In practice, they deliver very basic information on services such as making a case for external funding or finance for start-up businesses. Amongst these SSP organisations, only one organisation had previously offered small grants to their clients for a particular period but these had stopped. The three SSPs delivered access to financial capital in various ways. For example, the LSP arranged different workshops on how to get access to financial support from relevant financial organisations. The NSP and ISP worked to obtain business grants for their disabled clients. The ISP was also associated with a UK philanthropic trust that awarded a cash prize every year for outstanding achievement by disabled entrepreneurs. In addition, SSPs have encouraged client family members and associated community groups to fund a new business start-up. The ISP has been providing a disabled entrepreneur's award for the mature disabled owned business, (that is a business, say more than three years old) which was one way to boost UK disabled entrepreneurship. It has offered this award for the past five years, awarding £50,000 to promote disabled entrepreneurship in the UK.

“Building brighter futures for the disabled were not a business support programme but about information, advice and guidance to disabled people and their carers who works or have worked in the community

and is funded by the some community workers to raise money for the disabled persons.” [Director, International SSP]

The SSPs have been working hard to manage and show how to access finance, but this function varies from organisation to organisation (that is local, national and international).

“We actually increase the provision of training on the internet or website – this is the way forward to get the info how to search investment. Then we show the potential source of business fund for the disabled.” [Director, National SP]

“We did not do that much financial advice for the clients as we did not have much experience.” [Manager, Local SSP]

“We have already 4 years project report for [xxx], an earlier large entrepreneur support programme in the UK, we ran with funding from [xxx] Bank between 2006 and 2009.” [Project Manager, International SSP]

From the information above, I found that the SSPs had different approaches to handling financial resources. The local SSP and national SSP had given advice to disabled people about sources and how to access the fund, although the service was not that common or extensive. The barriers to accessing business advice for investment experienced by disabled people identified a real need for improved levels of service and more informed attitudes towards disabled entrepreneurs. Disabled entrepreneurs still face the social barrier of perceptions to access to financial procedures with the banks.

“We have a successful disabled entrepreneur who was employing other people, he has cerebral palsy... He told that it had taken him nearly seven months to open a business bank account and he was faced with questions such as ‘Why do you want to open a bank account?’ Who is going to help you?” [Manager, National SSP]

Furthermore, from the main participants’ (disabled entrepreneurs) experiences (Chapter 5) it was identified that it was difficult to obtain access to financial formalities with a bank or formal financial institution. These SSPs also had similar experiences when they dealt with

conventional financial institutions on behalf of their client. Because of this, some SSPs have thought about special delivery services for disabled entrepreneurs' funding. The larger SSP is a well-established support service provider and has a project for one-off funding for disabled entrepreneurs' business start-up projects. However, the disabled entrepreneur's business performance was not closely monitored or evaluated; rather it was evaluated as if it were a short-term project.

"We do not do business finance or small grants for entrepreneurs, although micro finance in the UK is something that we are looking into. Although we support businesses for our clients to access business finance. To do this they ensure they have a robust business plan etc., are able to make applications to appropriate funders and in some cases arrange 'brokerage' meetings where the business owner can meet with a potential funder to pitch for investment." [Director, International SSP]

"We did some funding before but not like as financial intermediaries. The only instances where funding came with the projects are: [xx] our contract will end soon... where the Department of [xxx] contracted Royal British Legion to work with ex-veterans to be self-employed... who then contracted/ [xxx] to work with disabled ex veteran). This funding included a potential £7,500 in grants and up to £30k as a loan once all criteria has been met. However our experience is that the take up has been low as the process to access the money and the criteria is very tight making it difficult to access." [Manager, International SSP]

The above data shows that the ISP could potentially arrange financial projects for disabled entrepreneurs – but the criteria concerning how they would obtain finance and what type of business plan would be appropriate were not specified. In the following section, I outline the conclusion of my findings from the data of SSP respondents.

6.5 Conclusion: how do SSPs support entrepreneurship services for disabled people?

I found these three SSPs were very heterogenic in nature, in their size, location, and their organisational objectives. The LSP was a type of disabled

activists' organisation, the NSP was heavily engaged with business promotion and activities for disabled people, and the ISP was an international third sector and voluntary organisation. Their activities focused on entrepreneurship services, but not exclusively on disabled people's new business development.

I therefore classed the SSPs as resource organisations because of their mentoring and their service of arranging capital resources for disabled entrepreneurs' businesses, albeit in different ways. For example, the LSP has been providing human capital by mentoring, promoting and delivering skills development services. The NSP has been mentoring human and social capital delivery services, and the ISP has been providing and mentoring all of these services in terms of human, social and financial capital for disabled entrepreneurs in the UK.

It was generally felt that business support was necessary only in the sense that there should be more one-to-one support available for disabled people. It should not be seen as a separate provision, but flexibility is needed to provide additional support. It was not important to give all unemployed disabled people or potentially self-employed disabled people the same opportunities and support to access entrepreneurship opportunities. As disabled people have less capital, less collateral and worse credit ratings to obtain external funding from the financial institutions, it is possible that disabled people's business ventures generate less income. However, this perception was wrong when business skills were developed for their clients according to the SSPs. SSPs help to develop, mentor, advise or support business start-ups and to build different business resources for them. Whilst there seems to be the possibility that SSPs could act as resource organisations for disabled people, the empirical data above made me think that the SSPs' organisational objectives and their experiences of providing entrepreneurship resources for disabled entrepreneurs varied. General objectives followed the SSPs' organisational aims and actions, but according to my findings experiences of developing resources were different. My understanding is that the SSPs' experiences of the entrepreneurship service process, focusing on business

start-up resources for disabled people or disabled entrepreneurs hardly differ, because there is a conflict of understanding as to whether this process could work with more prioritised organisational aims and objectives. Therefore, I conclude that the SSPs themselves had few resources to support entrepreneurship for disabled people.

Social inclusion for entrepreneurship in the wider society is to include conventional financial institutional support for disabled people who are a typically less prioritised group by those financial institutions. Therefore, SSPs need to set out different individual training methods that are more narrowly or better focused, because the assumption is that huge quantities of training materials and a longer training period cannot be managed by some disabled people. The medium sized and national NSP mentioned a unique programme that could meet start-up expectations. My research found that the NSP and LSP both need to focus specifically on following up self-employment training skills for disabled clients in the UK. So, my understanding is that the studied SSPs do not have enough resources and lack the understanding to deliver entrepreneurship skills for disabled people. I observed that SSPs lack the resources to provide efficient and effective business start-up support to disabled entrepreneurs. There also needs to be more specific and targeted business support for disabled people to start and grow disabled entrepreneurship businesses in the UK.

6.6 Summary

I have analysed how service is delivered for disabled people from an SSP perspective in the UK. In this chapter, I have developed two major themes and explored the entrepreneurship service experiences of SSPs. The first is based on the reasons for providing entrepreneurship services, in addition to understanding how and why the support service providers (SSPs) deliver entrepreneurship or self-employment services to disabled people or entrepreneurs. The other is the understanding of disabled entrepreneurship through the lens of resource-based view theory featuring three resources;

human, social and financial capital. In particular, how have SSPs engaged with and what are the different capital resources service experiences that help disabled people to develop their new businesses. My findings emphasised that there is still a lack of resources in their service process. The way in which SSPs really support entrepreneurship or self-employment services for disabled people is limited by resources. There was a lack of personalised services in the delivery of business start-up support, tailored to disabled entrepreneurs' or disabled people's needs and, therefore, weaker connection between disabled entrepreneurs with SSPs. So more specific business support is needed to start and grow disabled entrepreneurs' businesses in the UK. The next chapter (Chapter 7) incorporates further analysis with another mechanism of grounded theory to explore the gap in expectations between SSPs and disabled entrepreneurs from my study.

7 Chapter Seven: Revisiting resource-based view

7.1 Introduction

This chapter has two parts. The first part analyses negotiation matrices and the latter part discusses my research. In the first stage of my analysis, I present the three negotiation matrices, from two different respondents, from the point of view of service providers' practice. The conceptual matrix (table: 7.1) has been developed to analyse the disabled entrepreneurs' resources experiences with the experiences of support service providers. Then I use the most central data from the previous three chapters to support three negotiation matrices. Therefore, I was able to perform advanced analysis from two different kinds of respondents, disabled entrepreneurs and service providers. In the latter part of this chapter, I revisit resource-based view (RBV) theory with regard to different capital experiences. I conclude with a primary theoretical model developed from my conceptual understanding with a theme which interplayed in my research. My approach is iterative. Therefore, the analysis proceeded in a tandem fashion, repeatedly moving from data to theory and back. To support the new findings, I have also identified some new literature not mentioned in my review in Chapter 2, to add to the theoretical discussion.

7.2 Analysis with negotiation matrix

Strauss and Corbin (1998a) have suggested the use of diagrams (a conceptual matrix box, see table 7.1) to explain the patterns that exist during axial coding. I have used the matrix diagram to focus my theoretical explanations. I present three matrix tables which are negotiated by using three sets of resources (human, social and financial) as seen by resource-based capital views, and I present different experiences from my two different perspectives. The summaries from disabled entrepreneurs (DE) and support service provider (SSP) organisations are used in matrices, which are termed negotiation matrix (NM) (see Chapter 3: section 3.8.4: Negotiation matrix in

grounded theory analysis). This table facilitates the comparative, investigative questioning, which is inherent in grounded theory analytical creativity. Therefore, I have used this NM instrument as a relationship guide, which specifically engages Strauss and Corbin's (1998b) basic investigative questions to develop or add to theory. Here I have installed three capital headings, human, social and financial, under the table of NM and discuss these in accordance with my main findings. I have followed a way to develop substantive theory generation based on my findings and analysis. I have used three different colours to identify boxes of experiences between disabled entrepreneurs (DE) and support service providers (SSP). Three matrix boxes 1, 2 and 3 are used for elaborating the experience outcomes from my study of disabled entrepreneurs, especially in the light of expectations from SSPs.

Table 7.1: Conceptual Negotiation Matrix (NM) between DE and SSP experiences

	SSP experiences	DE experiences			Part B: Outcome
		Human capital	Social capital	Financial capital	
	Part A : Analysis				
Matrix Box 1	Human capital resource arranging and mentoring by SSP	Experience from Human Capital resources and its utilisation for business start-up.			Theoretical Sampling for new theory development
Matrix Box 2	Social capital resource arranging and mentoring by SSP		Experiences from Social Capital as the major drivers and barriers for new business development.		
Matrix Box 3	Financial capital resource arranging and mentoring by SSP			Experiences of barriers of gathering business start-up financial capital	
Part C: Model/Theory : UK DE business start-up experiences in resource-based view					

Source: Author's construct

From table 7.1, part A contains the business resources experiences between disabled entrepreneurs' expectations and support service provider services. The grey area is matrix box 1, which covers human capital, the yellow area is matrix box 2 containing social capital and the blue is the matrix 3 area for financial capital. The lavender area is the area for theoretical sampling which was discussed in the section part B. The green area content was discussed in part C. The following sub-sections are the explanation of part A analysis from the data of Chapter 5 and Chapter 6.

7.2.1 Matrix 1: Start-up human capital experience

To create a substantive discussion, I made three matrix boxes from the above framework. In the matrix box, on the left side I gathered disabled entrepreneurs' experiences with SSPs, and the right side shows SSP practices and understandings to support disabled entrepreneurs. Therefore, I further constructed data (see below table 7.2), and interpreted expectations and perceptions from disabled entrepreneurs of SSPs. The data '*who are they*' was associated with exclamatory expression since one of my respondents, Lee (male and 42 years post graduate crafts maker), did not come across the provisions or service facilities of any support service provider in the UK. The respondents' experiences could have been different if they had support from SSPs and by taking assistance. The following table 7.2: Matrix box 1 is the analysis of negotiation with disabled entrepreneurs (DE) and support service provider (SSP) organisations in the context of human capital experiences. Here, I extracted the most important data from the previous two chapters (Chapters 5 and 6), and triangulated to explore start-up human capital experiences with SSPs.

Table 7.2: Matrix 1 for start-up human capital experience

Matrix Box 1	
Disabled Entrepreneurs	Support Service Providers
<p><i>“Who are they? ...supporting disabled people for business ...? To be honest I took the professional skill support through a website and my family was too supportive to get those skills. I did not approach to any kind of support service company. But I wish I could have ... I don’t know where they are and what the procedure to contact them is.” [Lee, 42 male, Crafts Maker, Crafts business]</i></p>	<p><i>“We are focusing and considering client’s demand what they are considering for their business set-up.” [Manager, Local SSP]</i></p> <p><i>“We frequently arrange meeting and gathering for same nature of people and also demonstrate and motivate disabled people [as to] what we can do for them, particularly to create a business venture.” [Manager, National SSP]</i></p> <p><i>“We have been trying to understand what would be the best support and needs could provide for their independent business start-up and survival. We don’t term the needs by business resources- but we try to meet the gap between the demands and supply potentialities.” [Director, International SSP]</i></p>

Source: Author’s construct

There was an expectation and perception gap between disabled entrepreneurs and the support service organisations in my study. Considering the training availabilities and support needed, many disabled entrepreneurs did not reach the support service organisations. The reason for this may be that of family business or lack of access information from support service organisations.

My study reveals that the local, national and international SSPs’ views were different from each other and, therefore, their nature of work was slightly different especially for new disabled entrepreneurs. SSPs, according to some respondents, were not very keen to develop disabled entrepreneurship in society. This view was based on their experiences of training services. . More specifically, a few respondents who had experience of SSPs reported not

liking their training methods for developing entrepreneurship for disabled clients.

Moreover, there was no link to UK national business development. The ISP, an international NGO in this study still has a weak understanding of the needs for business resources by their disabled clients. This is another reason why SSPs may be underperforming, if viewed through an organisational perspective. The underperformance can be seen in a variety of ways: lack of appropriate entrepreneurial training skills and support, lack of adequacy of resources to serve new and existing disabled entrepreneurs, whether SSPs are knowledgeable about disabled entrepreneurship development issues or not and whether SSPs provide sufficient resources for disabled entrepreneurs or not. I assume, from my data, that there is a weak connection between disabled entrepreneurs and support service practice organisations.

However, disabled entrepreneurs in using their individual experiences have begun the process of entrepreneurship through a number of human capital experiences (family employment, personal motivation and being a disabled person) (see Chapters 4 and 5). However, the resource based-view (RBV) literature argues that education has a positive effect on entrepreneurial activity, while Barney et al. (2011) argue that education and business management experience were the most influential determinates when it comes to the survival and growth of new business. I found all but one of my disabled entrepreneurs respondents have been educated to secondary school level (see table no. 5.1, Chapter 5) but lacked up-to-date business management skills for business. These could be accomplished by the service-providers support, for example, skill-training and coaching programmes. However, my research shows that some disabled entrepreneurs did not reach the orbit of SSPs; indeed, some did not know who they actually are.

7.2.2 Matrix 2: Start-up financial experience

From matrix 1, my understanding is that there was scant evidence that effective support relations with disabled entrepreneurs exists within UK SSPs

regarding start-up business development. From box 2, LSP, local service providers were less capable of arranging or making financial advice for start-up finance for disabled people, whereas the NSP provided more information on how to collect potential small business funds from various financial resources. The large and international SSPs have connections with some corporate bodies that could provide financial grants and awards for new business start-up funds for UK disabled entrepreneurs. In addition, they also think about the micro finance development for the disabled entrepreneurs.

Table 7.3: Matrix 2 for start-up financial experience

Matrix box 2	
Disabled entrepreneurs	Support service provider
<p><i>"I tried but [was] rejected."</i> <i>[Mukarram, 45 male, Antique goods dealer, Trading business]</i></p> <p><i>"They often misunderstand and undervalue the ability of disabled people, found very complicated process of a bank loan."</i> <i>[Mark, 30 male, Event Manager, Event Management firm]</i></p> <p><i>"I tried first with conventional bank but it was not a good experience and then I received the small money from a support agency – that time it was great support!"</i> <i>[Stewart, 30 male, Disability Equipment Trader, Equipment business]</i></p>	<p><i>"We did not do that much financial advice for the clients as we did not have much experienced."</i> <i>[Manager, Local SSP]</i></p> <p><i>"We actually increased the provision of training on the internet or website – this is the way forward to get the info how to search investment. Then we show the potential source of business fund for the disabled."</i> <i>[Director, National SP]</i></p> <p><i>"We do not do business finance or small grants for entrepreneurs, although micro finance in the UK is something that we are looking into. Although we support businesses for our clients to access business finance. To do this they ensure they have a robust business plan etc., are able to make applications to appropriate funders and in some cases arrange 'brokerage' meetings where the business owner can meet with a potential funder to pitch for investment."</i> <i>[Director, International SSP]</i></p>

Source: Author's construct

The above matrix shows that the international SSP was moderately understanding of financial needs and tackled the start-up financial needs as a brokerage of two parties between disabled entrepreneurs and financial intermediaries. Also, the international SSP arranged, facilitated and negotiated with potential funders for disabled entrepreneurs but did not disclose the effective interest rates for the start-up funds. The international SSP also dealt with some one-off grants and awards. In addition, they were interested in linking with Community Development Financial Institute (CDFI) activities.

7.2.3 Matrix 3: Start-up social capital

This study includes three different types of support service organisations as an example of how external support organisations could provide better business start-up support. For social capital, as for the other two capitals, I have deployed a matrix (Matrix box-3) for discussion. Engagement between SSPs and disabled entrepreneurs is one way to build social capital. It might be that SSPs could be social resource organisations for disabled entrepreneurs. Or else, could these social interactions with disabled people, or intended ties, make a good source of business resources for disabled entrepreneurs for their marketing, inspiration or arranging other sources of capital to bridge the capital resource gap?

From the experience matrix box-3, the most important quote from a young, disabled entrepreneur, Dom (28, male), showed satisfaction with their social relational services, which made his start-up path easier than expected. Leonie (47, female) and Mick (44, male) acknowledged the service of providers though there were some limitations of expectations. Moreover, those disabled entrepreneurs who do not have either family finance or family social capital might benefit from services arranging social interactions.

Table 7.4: Matrix 3 for start-up social capital

Matrix box 3	
Disabled entrepreneurs	Support service provider
<p><i>"Another major turning point was making contact with [xx] where I have been advised regarding setting up my own business. I found it was helpful at my starting point."</i> [Leonie, 47 female, Freelance Author, Write-up business]</p> <p><i>"The aforementioned organisations have been incredibly important in the development of the business, and I am very proud and pleased to be involved with them. They have allowed me to move things forward and helped me to find alternative routes to go down when things have not gone my way."</i> [Dom, 28 male, Magazine Publisher, Publishing business]</p> <p><i>"I was connected with local community group to find out the more opportunities how to set up new extension and plan for marketing."</i> [Mick, 44 male, Pub Business]</p> <p><i>"If you start a business you still need some network and connections. I did not have family support. I went to [xx] and got to know where to apply. I believe this network have given me a great experience how to manage the capital for the business."</i> [Vanessa, 32 female, Home Service Caterer, Food business]</p>	<p><i>"Local marketing is crucial for any business start-up. We have been trying to make a good rapport for disabled business and customer relationship by arranging some social events."</i> [Manager, Local SSP]</p> <p><i>"There may, however, be more opportunities for linkages among the groups and other potential networks, because if a disabled person cannot do any relational activity, such as marketing, this provides an opportunity for someone else who can. Able-bodied people could probably do all the functions and activities themselves."</i> [Director, National SSP]</p> <p><i>"We have been trying to build stronger relationship and ties between our clients [disabled] and external worlds for a career in self-employment."</i> [Director, International SSP]</p>

Source: Author's construct

Local, national and international SSPs were all aware of the relational network that could bring more opportunities for disabled entrepreneurs for their business start-up and marketing. SSPs recognised the strength of capital

formations by arranging disabled entrepreneurs' social interaction and activities. SSPs could perform as resource organisations, providing different types of business start-up capital.

7.2.4 Implications of matrices analysis

These three matrices mix with the expectation and actual experience of my disabled entrepreneur respondents with support-service provider organisations.

The practices and experiences of SSP organisation for delivering entrepreneurship services vary according to their organisational size and their location in the UK. Many disabled entrepreneurs in the UK are not well informed about what SSPs do or how to contact them. Therefore, due to their small size, local SSPs are missing their potential disabled clients. Moreover, skills training programmes are different in different SSPs. Local SSPs are poorly resourced, whereas medium sized and national SSPs are focused on social gatherings and arrangements. Again, the international SSP was focusing on market demand and supply potentialities.

Above all, the most important and significant concepts from this study of disabled entrepreneurs is that there is little understanding or knowledge of SSP services where respondents expressed their naïve and strong impression '*who are they?*' which implies a weaker relation between disabled entrepreneurs and SSPs. Therefore, a way forward may be to take the initiative and put forward these SSPs in front of disabled people who really want to start an independent business, so that SSPs could provide business resources information. The possible recommendation for developing human capital resources by SSPs could be a collaboration with other organisations involved in skills development programmes. For example, if SSPs provide more comprehensive training for business start-ups skills where many potential disabled entrepreneurs can gain benefits, more information about business resources can be provided through the link with SSPs. This also

helps skill training developments, arranging more frequent skill-training workshops and the like. Therefore, I propose that human capital could be a stimulator for overall business capital environment to promote disabled entrepreneurship within society in the UK.

Moreover, I found that a large number of disabled entrepreneurs did not have institutional skills training from typical SSPs although they had education for particular jobs or employment. From Chapter 5, considering the level of managerial skills of disabled entrepreneurs, only a few disabled respondents had the opportunity to get skills training or any other business management skills from support-service provider (SSP) organisers. A very small number of disabled entrepreneurs have experience of interaction with support service organisations to equip them with business and management skills. For example, sales skills are an important communication skill where SSPs could help DEs.

Communication skills can be critical in any business market and may be relatively a little harder for some disabled people. Yet, this kind of contribution from support service institutions in connection with entrepreneurship was not very visible. However, my understanding is, as a researcher, business resource development for disabled people's business and their business ownership could be an important issue of entrepreneurship development. If SSPs could tackle this issue effectively then disabled entrepreneurship could be encouraged. My research found that SSPs are partially providing mentoring and entrepreneurship resources services. Skill training workshops and other training mechanisms were observed to be the mentoring approach taken by these organisations. It is important the SSPs should focus on the human capital needs for disabled entrepreneurs and on how disabled entrepreneurs/people could get the optimum benefits from their services to develop human capital resources. That focus could cover the level of barriers that are encountered for business start-up by disabled people. Although SSPs offer some entrepreneurship skills, I see that SSPs have more potential to serve as resource organisations. They have not followed a straightforward path in providing entrepreneurship services and hence there is rather weak

communication. The following section is a further discussion through the lens of RBV theory.

7.3 Discussion: Revisiting resource-based view

I begin my theoretical discussion from this point. I follow my research query outline, which I discussed in Chapter 2 (see figure 2.1 and 2.2). Here I have taken the most important findings, which are related to the study of disabled entrepreneurship. This theoretical discussion describes the start-up experiences from three business capitals which I termed as resource capital for start-up businesses. In my research, developing theory was grounded in my original data and I have followed the three different mechanisms for analysing all data in the context of disabled entrepreneurs' start-up business resources. The following three sections are the discussion from the experience of start-up entrepreneurship and the resource-based view.

7.3.1 Experiences of business start-up resources

This study shows that most of the disabled entrepreneurs experienced informal sources of financial resources, such as family capital, which could be an alternative to formal financial resources.

The first and the most important aspect for entrepreneurship is knowledge of resources. That knowledge is the most important that entrepreneurs need, and how they apply that knowledge in business is key. Aldrich and Yang (2012) suggest that there are a few interrelated personal dispositions associated with entrepreneurial experiences, which they describe as routines, habits and heuristics. It is accepted that routines are essential to the effective operation of established organisations (Pentland and Feldman, 2005). However, according to Pentland et al. (2012), repetitive patterns of actions form the basis of all routines. In the context of new business, the entrepreneur's habitual behaviours will combine to establish some rudimentary routines concerned with regular activities in business.

Consequently, routines are based on a “substrate of individual habits” acquired as a result of influences from family, education and early work experiences (Aldrich and Yang, 2012: 13). My research suggests that the family environment in the context of family business was a great support for disabled entrepreneurs.

The skills defined by human capital are important in most start-up businesses. I believe that human capital is essential for entrepreneurs to develop their business competencies. Holt and Macpherson (2010) acknowledge that technical skills are important in most start-up businesses concerning social competencies (Tocher et al. 2012). I, therefore, argue that for business start-up for any entrepreneur the required resources are important to establish their business and disabled entrepreneurs, in that regard, are not exceptional.

I take issue with the concept of the wrong type of entrepreneurship as outlined by Clowling and Taylor (2001). My study suggests that disabled owned enterprise can be made in any place provided there are reasonable start-up business resources. Disability can be an incentive to become self-employed. This incentive can build the career in self-employment or entrepreneurship for any disabled person. I argue here that disability is a relative situation that results from the interaction between a person’s abilities and a person’s environment.

Recently, Jayawarna et al. (2014) claim that business start-up in the United Kingdom is predominantly made from privileged social class backgrounds that enable business resource acquirement. Based on secondary analysis of the British Household Panel Survey, Jayawara et al. (2014) emphasise the importance of parents transferring wealth and knowledge across generations as vital entrepreneurial resources. They note that having a parent involved in running a small enterprise is a predictor of business start-up. All this is consistent with what my qualitative study observed in the lived experience of disabled entrepreneurs. Jayawara et al. (2014), however, reject the view that entrepreneurship is a route out of disadvantage. My qualitative evidence indicates that for some disabled people, because of particular conditions they

face such as discrimination in the labour market and a need for flexible working time, self-employment with support can offer a route out of disadvantageous situations.

Laszlo et al. (2012) argued that disabled people are an untapped potential labour force, but these individuals need certain supports to successfully enter and stay in the labour force. From my research I suggest that, in regards to entrepreneurship, disabled people also need more support (for example from family or institutions) to successfully enter into and remain in, business ownership.

I found there is an interaction between local communities and support-service organisations who are actively engaged in supporting disabled people. I see the potential of enterprise as a key route out of disadvantage and deprivation for disabled people within society. Logically, it appears that individuals who are either unemployed or disadvantaged in some other way can improve their personal position, and perhaps the positions of others, by becoming business owners. This also implies that some publicly funded programmes may be able to enhance enterprise creation. It is of course an important question whether there is evidence that UK policies to encourage entry into business ownership or self-employment amongst disadvantaged groups are effective.

The UK is in the top 20 countries for ease of starting a business (Jones et al., 2014). From a policy view, Naudé (2011) notes that the priority for minimization of start-up costs for new business should come from government legislation. At this stage, any state should adopt a more interventionist approach to encourage the development of individual capabilities (ibid.). The driving force in all economies for all kinds of economic development traditionally depends on entrepreneurship development. The UK as a developed economy is no exception. In practice, different groups of entrepreneurs are meeting these economic needs through the creation of new businesses among different sectors and industries. Jones et al. (2014) comment in their recent book that there are no simple and straightforward relationships between government support and nascent entrepreneurship.

Moreover, there is evidence that there are few links between the regulatory environment and the level of business start-ups (Wennekers et al., 2005). My study was not however concerned with the effectiveness of UK policy on entrepreneurship but rather the individual experiences of disabled entrepreneurs' business start-up. I comment briefly on political contextual issues arising from the change of government in 2010, with regard to the financial position of disabled people later in this chapter (see section 7.3.6 - Issues of austerity measures).

7.3.2 Human capital experience

I conceived that disability is a strong motivator for starting a new and independent business (see Chapter 5). Moreover, from Chapter 4, from the general overview, disabled people (for example with deafness, dyslexia, multiple sclerosis, ataxia, dystonia, cerebral palsy, and so on) have begun new and independent business. I found disabled people motivated and encouraged to make an independent business. For example, one of my respondents, Mark (30 male, event manager), perceived that as a disabled person he could better understand the business and wanted to assist others. I conclude that disability is a strong motivator for new business start-up.

“Going to work and having a purpose in life has always been important to me. It boosts self-worth and confidence and my disability [has] helped me to be more understanding and determined to assist others.” [Mark, 30 Male, Event manager, Event management business]

Thus, it is often disability that moves individuals forward towards the self-employment route. The small and medium businesses were mostly initiated by the help of the family business inheritance and family members' support. The financing of businesses was from personal savings, informal borrowings and, most importantly, community development funds.

Based on the research question, the first major theme has been why disabled people started independent businesses and why they were on a self-

employment career route, sometimes sacrificing UK state-welfare benefits. I found that disabled entrepreneurs wanted to establish their identity as economically active people, rather than be perceived as incapable or unable to work. Studies have consistently identified the negative impact of disability on labour market outcomes (Blackaby et al., 1999). The emphasis of much of this work, and the small number of studies to date, show the influence of employer discrimination on outcomes (Jones, 2005a; Bell et al., 2005).

However, I note the interest in flexible working arrangements in the UK, where now there is a growing interest in family-friendly working arrangements to promote work-life balance. Flexible working hours arrangements can also be significant for disabled entrepreneurs. In my study, most of the disabled entrepreneurs initially started developing their human capital by doing part-time work in their family business, a kind of job-sharing with family. Therefore, flexible working hours were strongly related to their business orientation. Because of their disabilities, they had benefited from flexible working arrangements of a kind that could only be possible through the self-employment or entrepreneurship route. There is little in the literature that talks about disability in relation to flexible work as a route to self-employment. My research with disabled entrepreneurs highlights the importance of flexibility at work in their choice of self-employment as a means to achieve a better livelihood.

7.3.3 Social capital experience

This study found two major influences on social capital leading to business start-up. One is family ties and the second is a professional network. In summary, family ties, community networks and support service providers were the main influences. Professional networks consist of two different dimensions. One is within the connections of support service providers and the other is without their connections. In my research, I found that it was networks within the community and disabled entrepreneurs' social life

activities in groups, and other organisations, which triggered their new business start-up.

Membership within a community can either be ascribed (by gender or ethnicity) or obtained (for example via location or profession), and is proposed as one of the central aspects of social capital (Sonn and Fisher, 1999). The findings of my study did not follow this type of social capital because most of their communities or groups came from either family social capital or obtained group of community (location and profession). Community group networking was obtained by those who had experience with community development funds. Therefore, location is an important factor to accumulate start-up business development resources. There was also a professional network group identified under this study but that group did not make a contribution during the start-up resources phases. There is another point, that by developing a sense of membership individuals are able to distinguish between those who do and do not belong within their respective community. That feature of membership is a feeling of emotional safety, a sense of belonging, acceptance within the group, personal investment and the use of a common symbol system between community members (Yetim, 2008). I found that there are strong ties where family members were helping in business development and less strong ties (moderately weak) outside the family. There was little evidence to show that disabled entrepreneurs have linked to support service providers (SSP) organisations, but my study says that such weak ties can also contributed to business start-up.

My research acknowledges Bourdieu's (1986) theory of recognizing various kinds of capital and the concept of social capital being the accumulation of group resources. These aspects were evident across my research, though the most explicit example is that disabled entrepreneurs shared their experiences of access to those different resources or gained membership of the group as business investment strategies (Bourdieu, 1986). My research findings indicate that there is potential for bonding and bridging social capital (Putnam, 2000) to be further developed in order to promote British disabled entrepreneurs. Putnam's definition of bonding and bridging social capital is

consistent with this study. In the RBV theory, the definition of social capital needs more clarification for the business set-up. Bridging capital (Putnam, 2000) is inclusive in nature and is described as being best for linkage to external assets and for information diffusion. Thus, bridging capital is that which builds connections with external networks and groups, and characterizes those aspects of the group that are outward looking and include people across diverse social groups. This form of social capital is depicted as enabling groups to develop broader identities, and facilitating reciprocity between groups. In contrast, 'bonding capital' is associated with enhancing specific reciprocity, and generating solidarity within groups. Therefore, bonding capital is described as 'strong in-group loyalty' (Putnam, 2000: 22) and refers to cohesion within groups or those elements which are inward looking and tends to reinforce exclusive identities and homogeneous groups. For starting up a new business, the benefit of family social capital is an initial support for disabled entrepreneurs. Bonding social capital from family does not, however, provide the access to important resources outside the family. SSPs could potentially contribute to enhancing bridging social capital with more diverse groups.

The literature suggests that within a community a structure consisting of distinct membership groups exists (Cronick, 2002). Communities are made up of myriads of groups, transient or permanent, which have similar or different purposes and vary in size, power and composition (Cronick, 2002). This is important to my research, as it indicates the importance of community relationships. I found the community relationship was relatively weak as disabled entrepreneurs were very homebound within a family relationship, which was strong in nature and, therefore, outside ties or relationships were weak within their communities. In other words they relied heavily on bonding social capital. However, the concept of a professional relationship was found both before and after the business start-up for marketing and business expansion. Most of the young and educated disabled entrepreneurs have had strong professional relationships or associations before their business start-up. Fewer professional relationships were noted in those who have strong family ties, although families could sometimes maintain professional relationships on

behalf of their disabled member. Bonding social capital was predominant in my research in the form of family ties, but there was also the evidence of examples of bridging social capital, sometimes through service providers.

7.3.4 Financial capital experience

There are several aspects of financial capital that are unique to business start-ups. Start-ups finance may also be affected by market access, in that their newness and scale make some financing options unavailable. They may also be affected by entrepreneur's potential exposure to finance discrimination or network resources (Bates, 1997; Coleman, 2000; Haynes and Haynes, 1999). These individual or context-specific issues are not considered when examining large business firms. It is generally believed that start-ups, due to potential difficulties in obtaining intermediated external finance, are heavily dependent on initial insider finance (Berger and Udell, 1998; Huyghebaert, 2006). It has been identified in my study that insider finances (informal source of finance) mostly came from non-conventional sources for disabled entrepreneurs. Unique characteristics of new firms, such as low-scale potential and early reliance on internal capital, may lead to limited start-up capital use. Conversely, these circumstances potentially create a greater role for bank financing within the business firm (Berger and Udell, 1998; Scholtens, 1999). In my study I found that disabled entrepreneurs business experiences are from informal borrowings, family savings, CDFI funds and other mixed funds (see Chapter 5: section: 5.4: Financial capital experiences).

From my research, the findings show that only a few disabled entrepreneurs could get the institutional or conventional start-up finance for their new business. I would rather discuss what would happen if those disabled entrepreneurs did not have family capital. Therefore, the requirement of specialist institutional financing is necessary for the promotion of UK disabled entrepreneurship and for business resources development. Hence, disabled people should not depend on family finance, since not every disabled person in the UK may have access to family finance.

7.3.5 Community fund experiences

Some disabled entrepreneurs reported that they have availed themselves of community funds for their start-up financial capital. My study confirms that disability does not necessarily mean an inability to conduct business. There is sufficient evidence in this study, as demonstrated by my fieldwork in the UK, that there is a desire among disabled people to be engaged in productive activity and lead dignified lives with their independent business. With modest financial support services, they were able to do business according to their capabilities. Historically, community funds or microfinance mechanisms (following examples from developing countries) claim to provide appropriate financial services to the poorest of the poor.

In practice, micro credit mechanisms address two groups, especially: 'micro-enterprises' and 'socially excluded people' (Hossain and Knight, 2008). These groups that might desire to move to self-employment, however, cannot access traditional financial institutions because of conventional credit worthiness. Micro credit can take different forms and performs diverse roles in the UK, but it is predominantly used as a means of encouraging self-employment. In most cases, this links to promoting movement from unemployment to a self-employment status. Self-employment, however, may benefit other excluded groups.

Barnes et al. (2002), in their explanation of poverty and social exclusion in Europe, explored the nature and extent of poverty and social exclusion in six European countries, one of which was the UK. There are approximately sixty million (World Report, 2012) people living in poverty throughout the European Union, which includes four life course groups: young adults, lone parents, disabled people, and the retired who are at risk of social exclusion. Micro credit could be a useful tool to support those high-risk groups into social inclusion. Rogaly and his colleagues (2000) worked on poverty and social exclusion in England. They compared the existing successful models of micro

credit and analysed the probability of micro financial services to diminish poverty and fight social exclusion. They proposed various ways to combat financial exclusion in England. They discussed enabling people to build assets and at the same time gain capital and retain wealth in communities left behind by banks. Moreover, Pearson (2010) analysed the current state of European micro-credit and the ways in which people are accepting and following the developing world model for economic development. My study suggests that there is untapped potential in the UK for micro-credit options to enable disabled entrepreneurship.

My study of disabled entrepreneurship could be useful for suggesting good practice for micro credit in the UK, based on the experiences of some of the disabled entrepreneurs I interviewed. I recall the role of community development finance institutions (CDFIs, which are sovereign, sustainable monetary institutions) who offer small amounts of credit for various purposes. They could link up with UK support service organisations to strengthen SSPs' resource services. If disabled people perceive that there is a healthy connection between CDFIs and SSPs, then more disabled entrepreneurs will access financial capital in the future. Micro finance providers when screening potential disabled clients should include the total resource base when assessing business viability and repayment capacity. Families could influence the demand for micro-finance services for their disabled members. Families are directly affected by disability in the sense of carer service and responsibility into adult life, and this is a positive way to support disabled family members for suitable career progression. Many of these families could benefit from access to micro-credit for their disabled family members. They should, therefore, either by community donors or by disabled peoples' organisations, advocates and others, be informed about the pros and cons of arranging and contracting micro-credit. UK CDFIs could make support provision to develop disabled entrepreneurship in alliance with UK support service provider organisations who are specifically engaged with disabled people's services.

7.3.6 Issues of austerity measures

In this section, I briefly discuss the financial impacts of disabled people from a UK political context. Recently, issues of austerity measures on disabled people have received much academic and political attention in the UK. Mitchell (2014) says that the present austerity measures affecting disabled people imply a false promise from the current government. Goodley et al. (2014) warn that present public policy on austerity could bring more disabled people into poverty. Since the government change in 2010, Wood (2012) notes that disabled people in the UK have lost £9 billion in welfare support and one-third of disabled people have lost their DLA (disability living allowance). Moreover, Wood (2012) argues that the austerity measures affecting disabled people will cause more problems and may cause more disabilities such as anxiety, further mental depression, and so on. The present cuts in UK public expenditure on disabled people have received huge political and academic criticism (Goodley et al., 2014).

The Prime Minister's speech at the first disability public conference in the UK (on 18 July 2013) addressed 300 employers to accommodate disabled people in the workforce, saying that the current government was keen on removing barriers for disabled people (Prime Minister's speech, 2013). However, I notice in that speech that the specific barriers are not addressed and I would recommend expanding the public budget for disabled people in entrepreneurship, rather than influencing the business community about employment. My research suggests that it may be more helpful if the present coalition government expanded their budget for service providers to promote self-employment for disabled people.

Although the present government says that the disabled market forms 20 percent of the total business market (Prime Minister's speech, 18 July 2013) - no public initiative is seen regarding disabled people's business development. Moreover, the present austerity measures fail to accommodate the rights of the disabled sufficiently even though the government admitted that Britain is a world leader in the rights of disabled people. For instance, the government, to

change the perception of disability in society, used an inclusiveness approach. That means, government has focused on changing attitude and neglected the material needs. The main issues were ignored, such as reduced welfare, which affected disabled people in the UK negatively. For example, the introduction of the so called 'bedroom tax' by the coalition government has caused problems generating negative feedback from disabled people and from other groups.

In the context of 'disabled children allowance', the most severely disabled children are exempt from the present 2012 austerity measures, and existing claimants will get some protection. Nevertheless, the benefits on offer for new claimants are being cut by more than £1,400 a year. The present government estimates that about a hundred thousand British children will be affected negatively by this change. Another issue is that the present government has already abolished child trust funds for disabled children with associated payments. It also further plans to remove child benefits from disabled parents whom it deems to be affluent. The financial implications of all these measures could be to hamper the spontaneous growth of disabled entrepreneurs in the UK. I make this observation because I found that some carers (parents, siblings) have saved some money from their carer allowances for their disabled family members (see Chapter 5 - section: 5.4.3.1: informal family finance as initial source). The following section is the new lens of RBV as applied to disability entrepreneurship.

7.3.7 A new capital lens

Family business has been traditionally emphasized in much business academic literature but not in that of resource-based view. As I noted earlier, this disabled entrepreneurship study is exploratory in nature. I started with the basic concept about the resource-based view (RBV) theory in my literature review chapter. Based on my empirical research, I put forward the proposition that family is a form of capital that consists of i) family business environment

(that is parents in family business), ii) family employment experience (that is work experience in family business) and iii) family finance.

I have followed grounded theory, engaging with three analytical versions, three steps coding mechanism for DEs (Strauss and Corbin, 1990; 1998a; 1998b), 2 steps coding mechanism for SSPs (Charmaz, 2006), and the negotiation matrices (Scott, 2004) of two different data sets relating to DEs and SSPs. From my review of the literature, I found that research consistently shows that individuals with self-employed or business parental (father and mother or carer) histories were more capable of being self-employed (Aldrich et al., 1998; Blanchflower and Oswald 1998; Cooper and Dunkelberg 1986; Fairlie, 1999; Waddell, 1983; Witt, 2004).

Some researchers investigated how family members contributed to micro-businesses (Baines and Wheelock 2001; Baines et al. 2003a; Wheelock et al. (2003). They reported that micro-business founded in urban and rural England in the 1990s were often sustainable only with support from owners' spouses, parents, in-laws, and other family members. Such support was most typically in the form of unpaid labour in the business but also included gifts and loans to assist start-up (Baines et al. 2001; Wheelock et al., 2003). Those studies were focused on micro businesses and a key finding was that they relied heavily on family in many ways. My study similarly emphasises the central importance of family resources. For example, it identifies the experiences of disabled entrepreneurs who mostly received employment and capital from family businesses. It was typically family members who helped disabled entrepreneurs to raise start-up capital resources.

7.3.8 Preliminary model of start-up resource experience

In my research, I found the effects of some important types of capital inheritance received from the respondents' family. The first was some entrepreneurial capital inheritance, which comprises all those skills, values, and other attributes that are specifically acquired from exposure to a self-

employed parent/family and predispose an individual to do well in self-employment or, more strongly, prefer being self-employed.

Second, vocational capital inheritance includes those elements derived from aspects of the parents' work and previous employment experience as I mentioned in Chapter 5. Two distinctive mechanisms were considered. The first originates with between-occupation differences in the ease with which disabled people can sustain themselves in self-employment, so that any tendency of individuals to enter a parent's occupation in turn affects their possibility of self-employment. It appears that an occupation's task requirements or the way it is regulated affects the abilities of incumbents to compete successfully as a self-employed entity (Aronson, 1991). Occupations amenable to entrepreneurship could include those where expert knowledge is not easily standardized and divided among those, such as the traditional professions of medicine, law, and dental science. In the second vocational inheritance mechanism, the individual's exposure to parental work activities, other than those due to the parent's employment status, transfers skills and values that affect his or her suitability for self-employment. Finally, economic inheritance includes those aspects of parental income or wealth that affect self-employment business.

Twenty-five disabled entrepreneurs provide data for my study about a successful business start-up. For them a choice of entrepreneurship or self-employment was a desirable route of opportunity. In addition, exposure to more successful self-employed parents created high quality, entrepreneurial capital for disabled entrepreneurs. Family capital was one of the major drivers for starting up a new independent business for many of the abled entrepreneurs I interviewed. I conclude with a preliminary model that disabled entrepreneurs have various experiences in terms of RBV. Based on my analysis, the following figure shows disabled entrepreneurs' business start-up experiences in a diagram.

This theoretical diagram is close to my theoretical category from Chapter 2. In the following figure (7.1), I categorised some major findings from the typical

resource based views on the basis of my analysis - that business start-up experiences heavily depend on those elements which I have designed in category 1 and 2 in Chapter 2. First was for the experiences of disabled entrepreneurs, second is the experience of service providers for start-up business resources for disabled entrepreneurs. Taking those categories, along with the discussion above, the following diagram A shows the major human capital experiences from a non-financial environment, including individual disability and entrepreneurial capital inheritances. B and C are the major influences of RBV in a financial context, where C specifically shows the family capital. The family capital is contingent and, therefore, not all disabled entrepreneurs have the same experiences of family capital. Therefore, B and C belong to entrepreneurship start-up capital. Finally, D illustrates the experiences from organisational resources that cover a non-financial context along with the resource organisations seen in my study. Therefore, the following figure shows the impact of the experiences of disabled entrepreneurs over their business resources from my study. Therefore, from category 1 experiences, I found human capital (see A in figure 7.1), start-up finance (B), family capital (C) and for category 2, resource organisation (D) and the following four start-up resource environments are A, B, C and D.

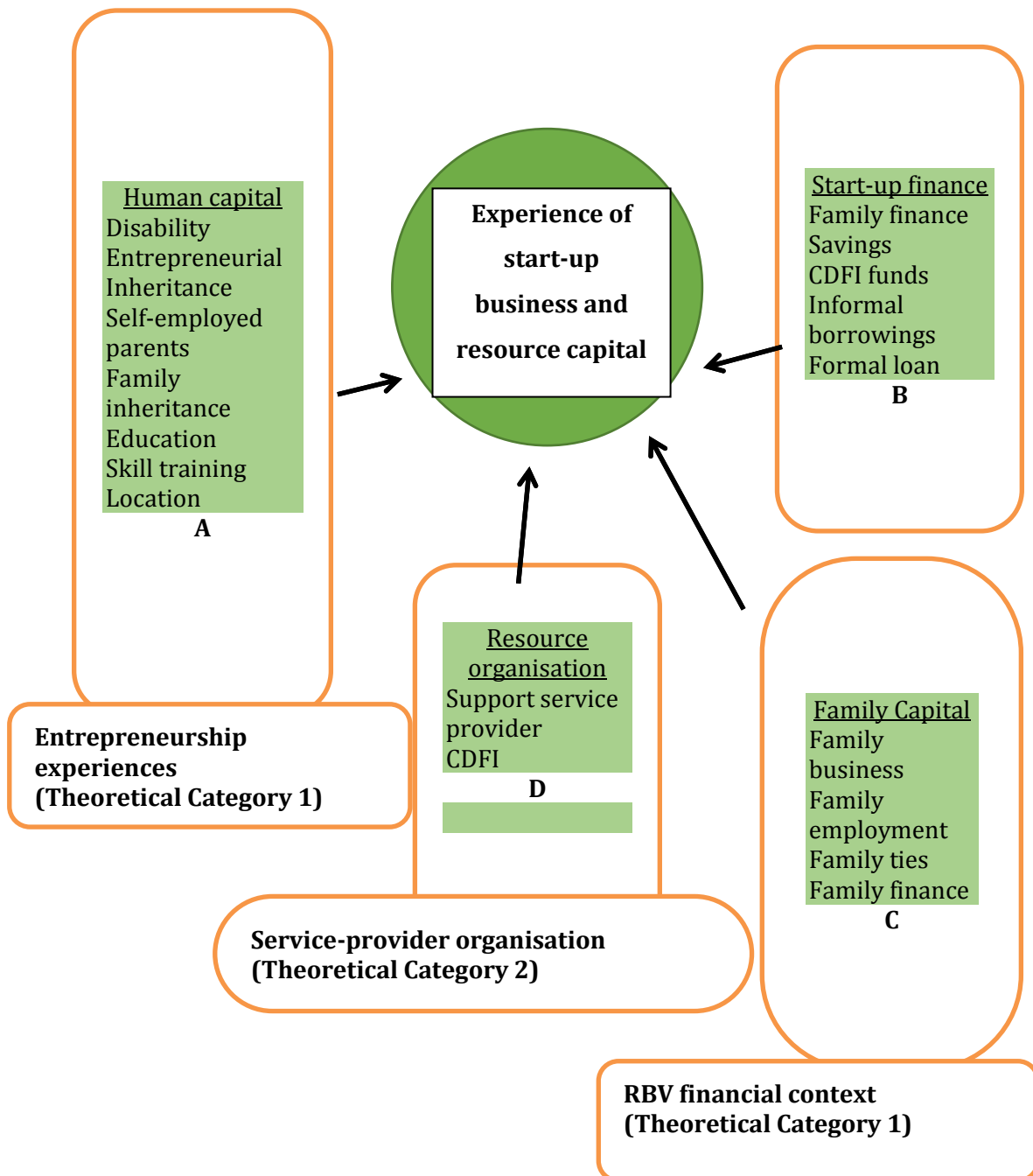


Figure 7.1: Preliminary model of start-up resource experience

Source: Author's construct

The diagram (figure 7.1) is of relevance, as discussed, and labelled by a proposed 'RBV theory for disabled people' in the next chapter (Chapter 8).

7.4 Summary

This chapter has followed negotiation matrix analysis and then the discussion of the resource-based view theory. Then it proposed a preliminary model for developing a more extended theoretical model, leading to a comprehensive resource-based theory for disabled entrepreneurs' start-up capital experiences. Those negotiation matrix boxes helped to clarify the perception of disabled entrepreneurs' experiences and the gap in expectations between them and support from service providers. Therefore, this chapter has contributed more towards the theoretical and practical understanding of disabled entrepreneurs' experiences of business start-up resources, helping to develop new knowledge of disabled entrepreneurs' business. I revisited the theoretical discussion with the context of experiences with business resources and capital, which influenced disabled entrepreneurs' business start-ups. My discussion concluded with a model diagram of start-up business resource experiences that covers the major issues of disabled entrepreneurs from my study. This model will help to contribute towards the discussion on the extension of RBV theory. The following chapter discusses the contribution from a proposed to new model and theory from this research. Therefore, the next is my contribution and conclusion chapter.

8 Chapter Eight: Contribution and Conclusion

8.1 Introduction

This chapter concludes the thesis. It starts with the context of the study and a summary of key findings. Then I discuss the contribution to new knowledge, and the transferability of this research. I also mention how I met my research objectives from this study. The chapter incorporates the strengths and limitations of my study, and some potential areas of future research. The chapter ends with concluding remarks as a final reflection on the study, with recommendations for practice and some proposals for dissemination of this research.

8.2 Study context

Some researchers (Boylon and Burchardt, 2002; Handojo, 2004; Larsson, 2006) found that entrepreneurship could be an important option or vocation for disabled people because it not only provides financial rewards but also freedom and personal satisfaction. Therefore, the aim of the study is to gain a better understanding about disabled entrepreneurship. I aimed to understand the experiences of those disabled entrepreneurs who have developed new businesses, focusing upon start-up business resources. Before this study, there was very little information or literature on the experience of disabled entrepreneurs. Therefore, this research taps into the area of disabled entrepreneurship within the wider discipline of entrepreneurship. I have reported different views of disabled entrepreneurs and how human, social and financial capital influenced their business start-ups, with and without service providers' support. All this is interpreted from a resource-based view (RBV) perspective (Barney, 1991; Lockett et al., 2009). In order to gain insight into the disabled entrepreneurs' experiences of business start-up, I conducted semi-structured interviews with 25 disabled entrepreneurs in the UK. In addition, I asked five employees from support service organisations to participate in this study and talk about disabled entrepreneurship practice.

The support providers' experiences and understanding of entrepreneurship, and their reasons for providing the services, are important findings in this research. I consider that support for business resource capital from SSPs was limited (Chapter 6) and I observe weak connection between disabled people and those support providers. I have constructed three negotiation matrices (Chapter 7) to represent the experience of disabled entrepreneurs with SSPs. Before this, some important findings were described (for example, a general overview of the respondents in Chapter 4) to indicate aspects of the demographic phenomena (for example. age, gender, ethnicity, business sector, and so on) of disabled entrepreneurs' businesses and their ownership. The picture that emerges from this research highlights the importance of capital resources for developing new business by disabled entrepreneurs in the UK. This is a significant omission in previous entrepreneurship research as there has been little room for disabled entrepreneurs in academic studies (see chapter two).

Through a grounded theory analysis of the interview text, some essential concepts were identified, contributing new perspectives using the lens of resource-based view (RBV). From my study, having looked in depth at the experiences of disabled business owners' start-up, I am able to offer new insights regarding the resources that are important for them. I suggest that RBV could be modified and extended to recognise such resources. Therefore, I made a primary model of resource experiences (see Chapter 7: preliminary model of start-up resource experience) for disabled entrepreneurs. Later in this chapter (section: 8.4), I suggest a modification of RBV, based on what I have learned about disabled people in entrepreneurship. The next section briefly discusses the major findings from my study.

8.3 Summary of key findings and implications

My research emphasised the importance of family support, especially from family financial capital. Disabled entrepreneurs had typically gained human

capital from employment experiences in a family business, which led to business skills for their start-ups.

Social capital experiences were identified in the form of informal social gatherings, community gatherings, and occasionally formal connection with support service organisations. Some had no formal or informal connection with social networks, but had good family social support ties as well as family social capital. This helped to minimize the necessity for outside social capital. It is particularly notable that not all respondents had experience with support providers' service coverage.

Financial capital experiences were found from two broad clusters of conventional and non-conventional sources. From the conventional source, local community development funds played a primary role in supporting new business start-ups. On the other hand, disabled entrepreneurs who have a family business received family finance for their business development. Therefore, family finance was an important source for a disabled person's business, especially for the new start-up.

Looking at the experiences from these broad classifications of resources, I identified important forms of resource capital not included in RBV. Although all resources were pertinent for disabled people's new business development, my research identified family capital (especially family human, family social, and family financial capital) as playing a crucial role in developing business ownership for disabled people. Therefore, an understanding of these resources, which can create possibilities for disabled entrepreneurs' businesses, could inform resource-based view (RBV) theory.

8.3.1 Entrepreneurship career for disabled people

There are many reasons for starting up a business. From the experiences of disabled entrepreneurs, I found that working and engagement with something productive and having a purpose in life is important to them. Going into

independent business is a major life decision for disabled people. It requires an investment not only of time, but also in effort and money.

There are many explanations in the entrepreneurship literature for why some individuals are likely to establish new businesses. Westhead (2005) for example claims that the overwhelming motivations are an amalgam of a desire for independence and financial betterment while others emphasise push factors such as firm closure and redundancy (Blackaby et al., 1999; Storey, 2003). My research has highlighted disability as a factor that can push people to enter into entrepreneurship careers.

However, there are a number of positive factors that may make it easier, rather than harder, for some disabled people to start and survive in their own businesses. Indeed, there is some evidence in my study that as a result of their disability, people can be particularly likely to persevere in an entrepreneurship career and to do well.

8.3.2 Disabled entrepreneurship as home-based life-style

The topic of 'entrepreneurship with disability' is an important issue with regard to the inclusion of disabled people in paid work. In keeping a balance between living with a disability and maintaining an entrepreneurial career, the majority of my disabled entrepreneur respondents have reported that it is relatively difficult for a disabled person to have a career outside or far from home. Moreover, full-time employment and career progression for a disabled person can be problematic. Self-employment through entrepreneurship can be the most acceptable career option for disabled people in terms of flexible timing and manageable schedules. Business-ownership may be particularly attractive in comparison to full-time paid employment for those disabled people whose families put a lot of emphasis on family businesses. Disabled entrepreneurs' businesses are usually located at home or close to home, which gives disabled people the flexibility to combine disability with gainful self-employment. Sometimes, disabled people in traditional sectors of

business are perceived to be simply running their business as a 'hobby, or 'life-style' (something to keep them busy).

8.3.3 Family capital

The experiences of start-up businesses varied between those with and those without the advantage of family capital. As I mentioned in Chapter 7, for some disabled entrepreneurs, family employment and economic inheritance help to finance a business start-up. Some families encourage their disabled members to be self-employed and carry forward their businesses.

There are others, however, without the advantage of family capital. This group could potentially improve their businesses through the help of support services. I believe those families who are not in a position to support start-ups could be assisted to build a new business for the disabled family member. Therefore, experiences with or without family resource capital are both important for disabled entrepreneurs and in the promotion of disabled entrepreneurship. Respondents suggested in their accounts that they perceive negative social attitudes towards disabled entrepreneurship in the UK. This naturally raises an underlying question. If this is so, why did they opt for business-ownership as an acceptable livelihood and economic option? This appears to be because inflation and erosion of living standards have made a second income a necessity for almost every family. Normally, it was not possible for disabled people to take-up other full time jobs for reasons of disability and a sense of discomfort in entering the typical job market, which was ultimate 'career suicide', as per one disabled entrepreneur respondent's experience. Most of the disabled entrepreneurs', whose parents were alive, perceived a positive response from parents towards their potential business-ownership. Likewise, an overwhelming majority of disabled people anticipated a constructive response from their family, friends and relatives, who helped provide resources. Therefore, I see that the acceptability of disabled business-ownership not only depends on the economic necessity in the family but also on the lack of employability of disabled people. Other important

findings came across regarding the family business environment as one of the motivators for business start-up (see Chapter 5: section 5.2.2.2).

8.3.4 Weak support from service provider

An important question can be raised with regard to promoting disabled entrepreneurship – do disabled entrepreneurs need any institutional support for business start-up? Many support organisations are engaged in work for developing the livelihoods of disabled people in the UK. I undertook five interviews with officials in support service organisations and identified some experience gaps between disabled entrepreneurs and support service organisations (see Chapters 6 and 7). The general purposes and practical provision of entrepreneurship resources for disabled clients varied in the different organisations. Each SSP had its own organisational aims and actions, which were not confined to developing and supporting business start-up capital. Therefore, I asked, how could SSPs best fulfil disabled entrepreneurs' expectations? I termed SSPs in this study as 'resource organisations' that were mentoring and arranging capital resources for disabled entrepreneurs' individual businesses in diverse ways.

The main issue raised with regard to SSPs was the lack of intensive support. It was recognised that disabled people might need a lot of support for many reasons, but particularly to help increase their confidence in building a new business. This entails extra resources that cannot be accommodated within current business support programmes, unless they are clearly part of a dedicated intensive start-up support service. Intensive support programmes are very expensive to run; so many organisations would not want or be able to do this. In this study, I found that the three different types of support service organisations lacked internal resources to serve disabled people with the level of intensive support needed for business start-up. The reason for this could lie in terms of specific support costs from service providers. The responsibility of SSPs and government for delivering entrepreneurship services does not acknowledge that significant resources are required to help disabled people

and entrepreneurs with their very specific needs for new business development.

Another issue that limited the usefulness of SSP support was their lack of capacity to offer access to understandable information. It was pointed out that it is not just about making information available in Braille or in large size font. There is too much business jargon in the information provided by supporting services. It should be recognised that information needs to be made clearer, for all levels of disabilities. One manager from a support service provider pointed out that there is no real understanding of this need amongst funders and providers. Disability covers a wide group of people and there is no one size fits all approach.

Moreover, there are many fragmented organisations competing for clients and funding, and sometimes the organisations begin competing against each other rather than focussing on supporting disabled clients. Other evidence from SSPs shows that short-term projects can be costly in overheads and administration, and this requires more joined up thinking to address needs. A multi-sector approach, that addresses the various sources of resource barriers, is required for successful economic inclusion of disabled people.

Above all, the most significant finding with regard to SSPs from this study of disabled entrepreneurs is that they have little understanding and knowledge of SSP services. Respondents told me that they knew little or nothing about any of the service provider's contribution. This implies weak relations between disabled entrepreneurs and SSPs. From my findings, I concluded with a question – how could SSPs really support entrepreneurship (or self-employment) for disabled people, in the light of their lack of resources, I return to this question under recommendations (section: 8.10).

8.4 Contribution to new knowledge

Both resources (as identified in RBV) and a supportive environment play an essential role in the business start-up process. Many years ago, Gartner (1985) proposed a conceptual framework of new business start-up that portrays the process as an interaction of the environment, the individual, the organisation, and entrepreneurial behaviour. In the same vein of interaction with disabled people, my study presents new business creation as an interactive process in which personal skills, disability, and support from family resources influence decisions concerning new business ownership. Generally, both personal characteristics and environmental factors are involved in decisions to enter the field of entrepreneurship. According to the findings of my study, disabled entrepreneurs are motivated by a combination of individual and contextual factors. My research deals with disability as a personal factor and a strong motivator which can drive people to develop businesses when they are able to access essential resources and support such as, family capital.

My research suggests, moreover, that entrepreneurship as a field of study and practice could be strengthened by taking disability into account, thus recognising an area of human experience that has largely been off its radar.

8.4.1 RBV Family capital

My research suggests that 'family capital' is particularly relevant to disabled entrepreneurship in the UK. Access to family resources including family finance is important. Through working within family businesses, many of them developed values of individualism, competitiveness, and a strong business work ethic. This is consistent with other research that shows family ties as one of the major factors in starting -up a business enterprise independently (Morris et al., 2005).

In the literature, business resources such as capital are classified under three different broad headings: human, social and financial. Family resources have not been much noticed or researched through an RBV lens before. I concur that start-up human, financial and social capitals are obviously necessary for any business start-up, and are associated with the firm owner's individual abilities or capabilities.

8.4.2 RBV theory for disabled people

The following proposed extension of RBV is a major contribution of this research. This conceptual theory (figure 8.1) shows how disabled entrepreneurs face the capital resources experiences for effective and successful business start-up. The right side rectangle bar contains a full breakdown of family capital resources, which are readily available for disabled entrepreneurs. Vocational, economic and family businesses are noticeable family resources that could bear a direct impact on the development of disabled owned business ownership. The human, social and financial capital are the same as described in RBV by many scholars. From my research, a multi-sector approach, one that addresses the various sources of resource barriers, is required for successful economic inclusion of disabled people in entrepreneurship.

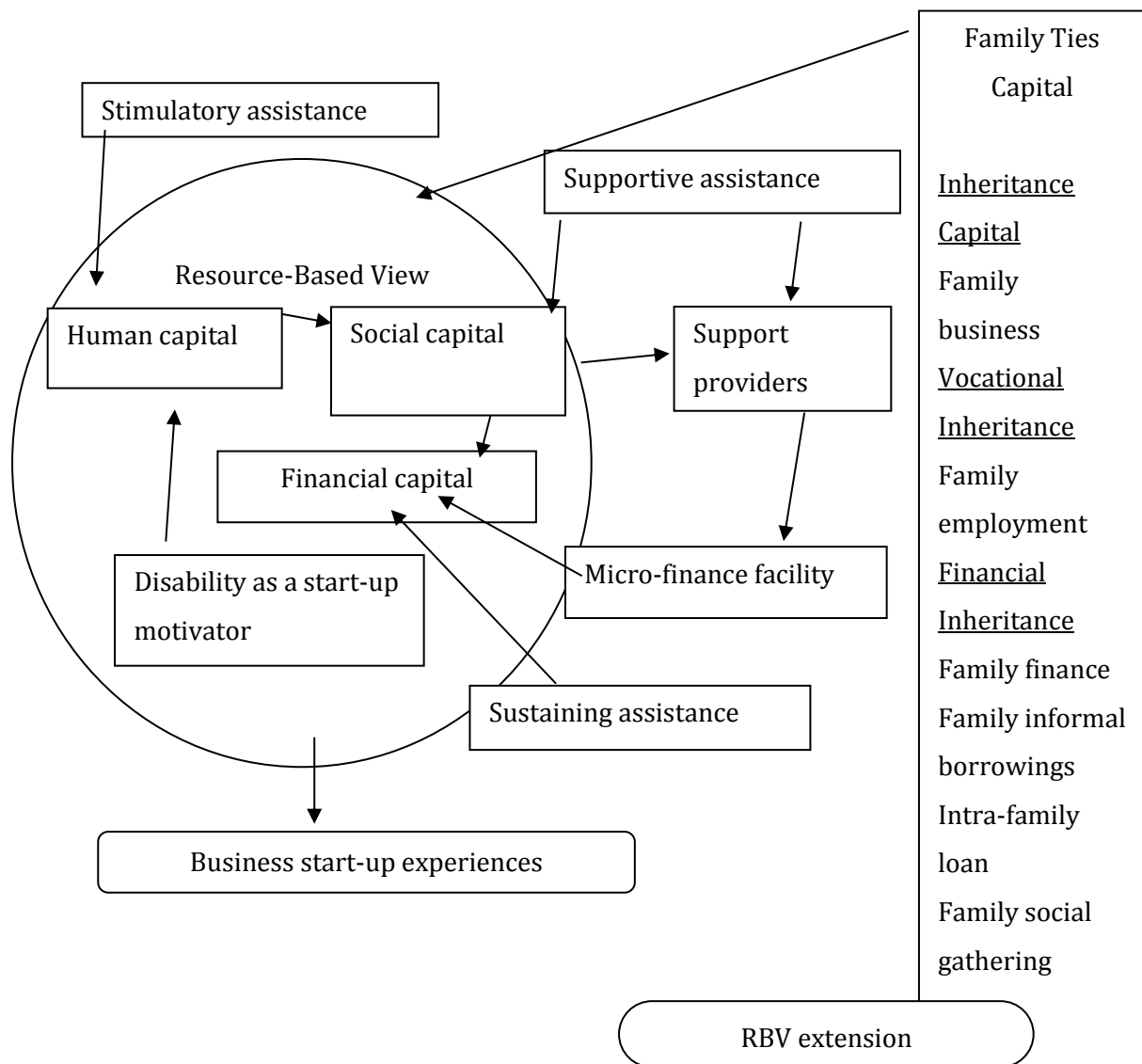


Figure 8.1: RBV theory for disabled people
Source: Author's Construct

In addition, disability is an aspect of human capital in the sense that it was disability that led people to choose to become entrepreneurial and so open up opportunities for entrepreneurship. Although my research has shown the influences of education, previous employment, support service organisations and family capital as contributing to an individual's resource experiences, this may not always affect their business development decision, and may not be acted upon. The spontaneous growth of disabled business ownership cannot

be ignored. There is powerful evidence in my study that entrepreneurship can be a viable opportunity for some disabled people.

From my findings, I identified important forms of resource capital not included in RBV. RBV is limited to human, social and financial capital, but my research found some important content of resources which were not discussed or taken into consideration in RBV theory before (Barney, 2001; Lockett et al., 2009). Although all resources were pertinent for disabled people's business start-up, my research identified family capital as playing an important role. Therefore, an understanding of these family capital resources, which can create possibilities for disabled entrepreneurs' businesses, could inform resource-based view (RBV) theory. Also, financial support from diverse sources is important for disabled people for new business start-ups. As a researcher, my understanding of promoting more business start-up in the disabled entrepreneurship field is that there is a need to access service provider organisations. Those support service organisations could help disabled entrepreneurs to become more skilled at accessing effective financial capital, along with other capitals (social and human). In practice, disabled people are often less creditworthy than the able bodied in the eyes of formal financial institutions, Therefore, an alternative route of financial intermediaries could be opened for the promotion of disabled entrepreneurship. Micro-finance facilities could be a good alternative to bypass the formal lending intermediaries. This model of RBV extended theory proposes some environmental assistance such as stimulatory, supportive and sustainable assistance in human, social and financial avenues respectively for building more strength for that capital. The stronger the capital, the more confident the disabled entrepreneurs will become for their own business start-up.

8.4.2.1 Human capital as stimulatory assistance

For the disabled entrepreneur, I argue that disability is one kind of motive that would encourage the start of an entrepreneurship career. Some disabled people are pushed into self-employment because of negative aspects of

employment (or their perceptions of employment). From my study, I perceived that disabled people can actively chose self-employment over employment or benefit dependency in achieving a better life-style. Therefore, I perceived from disabled people's experiences that disability is a kind of motivator close to a form of human capital. I found from respondents' narratives that because of disability they could not start or develop an employment career. Sometimes or even though they started they felt the lack of future prospects in the employee career with regard to working hours flexibility, a comfortable working environment (like home or convenient place) and so on.. Disability is a kind of motivator that brings the opportunity to develop a self-employment business within a particular resource environment.

8.4.2.2 Social capital as supportive assistance

Family, community and support agencies are the main factors in social capital. My study reveals that disabled entrepreneurs have strong bonds with their own family and moderately strong ties with local communities. I conceptualised early in the research (see Chapter 2) that parents may act as a source of expertise and network contacts. This has been confirmed to be true from my research. The parents who are actively involved in the family business and wanted to transfer the ownership of the business to their disabled family members are the main sources of social capital for disabled-owned businesses. The fruit from this type of social capital is the existing customers and goodwill, market and reputation, which has already been acquired by the family social capital. Therefore, a tie with a family business environment is an influential source of social capital and could be included in the resource-based theory.

However, for business start-up and development, weaker ties with the wider community and other support service organisations have been found. The cause of weaker ties is that disabled entrepreneurs are more associated with family atmosphere and their trust, beliefs, norms and are associated with the circle of their own families. That is why they did not feel the need to add to

family ties with those of other groups. In addition, the family-centred disabled entrepreneurs were reluctant to get in touch with SSPs. But there were also some exceptions. Some disabled entrepreneurs who did not have strong bonds with family social capital used SSPs who made some relational networks to promote self-employment by providing some networking services and marketing efforts. SSPs identified the social interaction between disabled people from one community to another community as a collective form of organisational culture. Therefore, SSPs could stimulate and support the social capital network for building a business for disabled people. Also, social capital is the supporting capital environmental assistance (see Figure 8.1: RBV theory for disabled people) to promote disabled entrepreneurship.

8.4.2.3 Financial capital is sustainable assistance

The achievements of micro-credit for disabled people in developing countries have highlighted how micro loans can support people living at the bottom of the socio-economic pyramid. Many critics argue that micro-credit is not a universal remedy for poverty alleviation and it is not always able to reach the poorest of the poor. However, millions of poor people from developing countries have benefited from micro-finance services and gained the fruits of entrepreneurship finance. In spite of weaker legal and institutional systems, the micro-credit model has proven a success in raising some forms of capital in developing and less -developed countries with the help of support service organisations. There is no reason why it should not be successful in the western world where institutional arrangements or the formalities are much stronger than developing countries. Much depends on its execution in countries such as the UK whether or not it can take this example to create more resources for business start-up, especially for the disabled. Prior to any engagement, it is important to gain knowledge from other countries' experiences and their sound practices in this regard.

In the rising micro credit sector in Europe more effort is due to enhance the entrepreneurial spirit and improve the operations of micro-finance programmes (Kolbmüller, 2009). Micro-credit or the broader term micro-

finance is an example of an innovative way by which banks can foster sustainable banking for those who cannot afford high street lending. In the UK, HSBC and Lloyds TSB banks are already playing a significant role in providing micro funds to a (relatively) poor segment of society to overcome social exclusion in a very limited scale (Bank of England, 2012). Therefore, it is necessary to identify how many additional clients they will promote to disabled business-ownership adjacent to mainstream banking. But, most obviously it will be hard to implement and will require some research. Therefore, I propose financial support service should be initiated by the support service providers comprising micro-finance scheme and facilities. The following section expands on access to finance.

8.4.2.4 Access to finance

Taking the example of the larger, international SSP - they are interested in and have already started a scheme for offering micro-finance facilities to their disabled clients. Because their clients lack experience in communicating and directing business finance or small grants, the SSP can develop access channels to potential business finance. They are a type of intermediary and work on behalf of disabled entrepreneurs. Therefore, the following proposal could be the effective solution for incubating a financial flow.

It is evident that in this study, disabled entrepreneurs' experience of financial capital was from different, non-bank sources. For example, family members, friends and family business capital were prime sources. Economic inheritance and intra-family capital were the major resources of financial capital. A very few disabled entrepreneurs had experience with community loan funds. Community loan funds are designed for impoverished borrowers, often considered 'un-bankable' by the mainstream banks, typically lacking collateral, steady employment and a verifiable credit history; the learning of micro credit can be useful for banks to introduce innovative loan products for marginalised communities, especially in this gloomy economic climate. The UK's key existing micro-credit/finance institutions include credit unions,

community loan funds, mutual guarantee societies, social banks and so on, which exclude the participation of the mainstream banks. Micro loan products for these 'un-bankable' groups could bring about a massive change in banking in the UK for people who are not creditworthy for start-up business loans. However, the needs, challenges and opportunities to design the loan products might significantly vary from country to country even from borrower to borrower. For this, the micro-credit system has become very popular in developing countries to alleviate poverty by providing micro-loans and market linkages for the poor. In this study, some of the examples of disabled entrepreneurs successfully arranged micro-credit and hence created micro-enterprises. Consequently, there is an association between micro loans to create micro-enterprises by disabled people at their initial starting up. Therefore, disabled people and entrepreneurs could be a target group for business start-up by micro-credit organisations.

There are different types of disabilities amongst disabled people but the financial capital needs are the same for all. SSPs can take this important aspect and promote or develop a good quality driven approach to effective business start-up for disabled people in the UK. Group loans could be introduced and offered to those disabled people to avail various common amenities as, for example, farmers as a group in nearby areas are able to buy relatively expensive farming tools and machinery. Taking this notion, disabled people can be united with non-disabled people by a trade group and can facilitate the business start-up and then promote markets for their trade and products. Again, existing memberships or non-memberships, based on associations such as family association; traders' association of homogeneous product and service groups, can be a valuable entry point for introducing a micro-credit programme. My research was based on exploring the different capital experiences among disabled entrepreneurs in the UK and I am trying to link the best available options of financial assistance and capital resources for disabled entrepreneurs. Yunus (1989) identified that income generation is seen as the most important way of reducing poverty and better life satisfaction, and this can be done by providing opportunities for entrepreneurship when direct employment is not available in society for some

reason. Disabled people are often not comfortable with a regular working schedule, thus flexible working hours are very comfortable for them. With flexibility in the working schedule and for starting up new business ownership, the non-bank capital system, hence the micro-credit system, is suitable for disabled people. And the non-bank system is similar to the micro-credit facility for people, hence micro-credit systems. Therefore, micro-credit could be an open and approachable, root gaining financial capital (apart from availability of family ties capital) for disabled entrepreneurs or who wish to start their own business. Micro-credit facility focuses primarily on generating income to reduce poverty and instability in the employment market. However, by virtue of how they can be packaged with an array of different services, these programmes are uniquely positioned to address other, non-monetary aspects. Therefore, this theoretical model above can be useful for the development of disabled business start-up processes and helpful for the relevant stakeholders for disabled entrepreneurship. The following section discusses the transferability of the research.

8.5 Transferability

The breadth of the above theoretical theme is crucial in determining the extent to which theoretical generalisations can be made from the gathered data. As noted earlier, in qualitative research respondents or participants are selected based on theoretical relevance, that is, the ability to provide information (and consequent theory development) about an area under investigation. The selection of themes ensures that the theory is comprehensive, complete, saturated and applicable to similar phenomena and problems (Morse, 1999). Accordingly, the more systematic, widespread, and analytical the understanding, the more conditions and variations will be discovered and built into the practical theory (adding new theory) and, therefore, the greater its explanatory power (Strauss and Corbin, 1998a). As such, thick description of the study context is also fundamental in grounded theory analysis in order to make the conditions or limits clear that apply to the theoretical propositions. I use three different kinds of grounded theory mechanisms and provide a

comparatively thick description of the analytical context in my analysis and findings chapters (Chapters 4, 5, 6, and partly 7) in this thesis. The aim is to go beyond transferability, such as whether the experiences of the study participants are typical of those similar contexts.

One of the issues and criticisms of qualitative research relates to the extent to which its findings can be generalised beyond the particular setting in which they were generated (Bryman and Bell, 2007). As noted earlier, the epistemological assumptions of qualitative research mean that the findings cannot be said to be representative (statistically generalizable) of the wider population from which the sample has been drawn. As such, the issue of generalisation in qualitative research often relates to the transferability of findings; that is, the extent to which the findings can be used to understand the phenomenon when it occurs in a similar context (Lincoln and Guba, 1985; 2000). In order to determine the extent to which the findings of qualitative research can be transferred, a thick description of the study context is required. I thoroughly described my data analysis (started in Chapter 4 and ended in the beginning of Chapter 7), which involves the provision of sufficient descriptive detail about the study settings, analysis with the data from respondents. This has allowed the informed judgement about whether my study context is sufficiently similar to provide confidence in another study context (Bernard, 2000).

Moreover, as described in Chapter 3 (methods) earlier, grounded theory analytical methods involve the building of theory through the discovery of relationships, between categories, themes and concepts that are 'grounded' in the data, and the identification of the salient concept(s) related to the phenomenon being studied (Strauss and Corbin, 1998b). Therefore, in addition to making generalisations because of commonalities, grounded theory allows generalisations to be made on the basis of identifying general concepts (Hammersley, 1992). The findings from Chapters 5 and 6 and the beginning part of Chapter 7 provide me the concepts of theory building. Therefore, my knowledge related to the comparability of the phenomenon or problem studied, as opposed to the comparability of the demographic variable

of the sample, which is possibly generalised (Morse, 1999). Strauss and Corbin (1998a) refer to this as the explanatory power, or predictive ability, of grounded theory analysis. I agree with Strauss and Corbin's (1998a) argument about the ability to explain what might happen in a given situation that is related to the phenomenon under investigation. Therefore, Chapter 4 has provided an overview of my prime respondents. Chapter 5 provides the different stories of resources for start-up businesses. Chapter 6 is the support service providers' understandings for developing business resources for disabled entrepreneurs, and in Chapter 7 the beginning part of matrices analysis is for understanding the gap and connection between disabled entrepreneurs and support service providers. The next section explains how I have met my research objectives.

8.6 Fulfilment of research objectives

Chapter 4 and Chapter 5 met my first research objective. The objective was to offer original, empirically grounded insight into the lived experience of business start-up for disabled people in the UK. From 25 disabled entrepreneurs I explored a general overview, which covers a portfolio of disabled people who own businesses. From those 25 respondents, I set out the profile of business enterprises (see Chapter 4) that were extremely heterogeneous but all in the small and micro sector. Whilst Chapter 4 cannot represent disabled entrepreneurs as a whole it can generalize the context about whom they are (respondents) and what kind of businesses are at their disposal. The research by Lockett et al. (2009) has discussed the explanation of business entry or start-up and performance by human capital (age, gender, experience and managerial skills, family business background). Therefore, age, gender and ethnicity are important in understanding who they are and what type of businesses they organise from their lived experiences. However, from Chapter 4 in regards to my first objective there were some straightforward reasons for starting up an independent business. For instance, personal motivation was much needed to maintain flexible working hours for disabled entrepreneurs who chose self-employment over waged employment.

Chapter 5 met my second objective. I have explored and explained with a comprehensive data analysis the start-up business experiences through a resource-based view. Findings from different capital experiences were the key themes of this chapter. I found there were several types of capitals and different opinions about them experienced by disabled entrepreneurs. Human, social and financial were the key capital headings according to RBV theory. Searching the experiences from these broad headings, some important resources were identified and explored, apart from the ones typically found in resources-based views. The findings of the entrepreneurship resource experiences gained from Chapter 5 were identified as start-up business resources. The contribution of this chapter was the insight gained around disabled entrepreneurs different experiences for start-up resources within the lens of RBV.

My third objective was met in Chapter 6. This was to gain an understanding of the scope of UK support service providers on delivery and their practice of entrepreneurship services for disabled people. From Chapter 6, the empirical data gave me insight into the SSPs' organisational objectives and their experiences of providing resources for disabled entrepreneurs. I understand that SSPs' experience of their entrepreneurship service process and their attention to business start-up resources for disabled people were slightly different. I sum up by questioning whether SSPs really support entrepreneurship services for disabled people, and recognises that SSPs themselves lack their own resources to support entrepreneurship for disabled people. The conclusion here is that there is a weak connection between disabled entrepreneurs and SSPs.

My fourth objective was met in Chapters 7 and 8. This was to contribute new knowledge on the topic of resource-based view with disabled entrepreneurship. By suggesting alternative uses of resources, a new conceptual extension of RBV theory has been introduced in this research. In addition, the academic contribution to knowledge from this research makes some important recommendations to the stakeholders of disabled entrepreneurship, especially recommended for potential areas for further

research in the near future. I conclude that improvement in the field of disabled entrepreneurship can be gained by understanding and by implementing the idea of stimulatory and sustainable support. That will encourage disabled people to become entrepreneurs. This is embedded in business resource frameworks (see section 8.4.2: RBV theory for disabled people) of entrepreneurship services. Those entrepreneurship services could perform better by offering specialised support for business start-up for disabled people.

8.7 Strength and limitations of the study

The study has some strengths, in particular its unique focus is on the new business start-up experiences of UK disabled entrepreneurs themselves. The approach taken in this study is primarily empirical. Whereas there is a massive amount of literature concerning small businesses and entrepreneurship, there was no generally agreed theoretical framework for carrying out the research in this field. I adapted a theoretical framework using the lens of RBV. The research has provided new knowledge within an identified gap with the business management and entrepreneurship literature. This highlights a developing need for entrepreneurship research to address disabled people's business-ownership.

The relatively large sample, in total thirty respondents comprising 25 disabled entrepreneurs and 5 SSP respondents, the variety of UK locations and a wide range of participants was a strength for qualitative research. The detailed research strategy and methods on how to answer the research questions is the strongest part of the study. Moreover, for the entrepreneurship business, there was a relatively wide range of disabled entrepreneurs respondents and some heterogeneity in start-up business resources.

8.7.1 Limitations of the study

I found a number of problems and limitations in this study whilst conducting my fieldwork and analysis. These are:

1. The limitations related to process of fieldwork were long and varied. During the process of my doctoral research, I experienced some critical situations whilst doing fieldwork. Getting access to respondents and contacts was crucial. For example, I contacted more than 10 support service organisations who were directly or indirectly associated with disabled people's employment or self-employment in the UK. However, it proved a reasonably difficult experience in obtaining consent of listed, disabled entrepreneurs from the selected research intermediaries (that is the SSPs). These problems delayed my analysis and findings of disabled entrepreneurs' experiences during a fixed time bound research project.
2. Lack of income information is one of main problems of this particular qualitative research. I could not get the exact income information (though it was in my interview schedule, see Appendix). The reason I found for this was that respondents did not feel comfortable expressing income and net profit information. It was my intention to focus on disabled entrepreneurs and enquire how much their business income contributed towards their household income. Because the study does not measure income earned or how much that income contributes to livelihoods, it does not provide any indication of improved economic conditions as a result of business start-up.
3. The disabled entrepreneurs' businesses were all operational for a minimum of three years. Therefore, I had to rely upon their recollections of business start-up experiences, which sometimes took time to remember, and may not have always been accurate.
4. A research design that included other family members as well as individual perspectives would have been valuable. Responses from other member of the family would have corroborated (or otherwise) the responses

from disabled entrepreneurs. The perspective of other family participants could have made this study richer.

5. I felt sometimes that there were difficulties in the relationship between data collection and theory building. Whereas in grounded theory building the theory follows from the data, in other theory building techniques (for example emancipatory) there is a tension between the use of theory that precedes the data, and the recognition that that a particular group is being oppressed and needs supporting to understand the nature and reasons for their difficulties and how to empower themselves. Sometimes I stuck to the principle of seeing through the subject's eyes and not from the standpoint of a priori theory or prejudice.

6. Challenges posed by some research participants were fatigue and sometimes the time pressure meant the interview data was not as extensive as I had hoped. The study may have been limited by the fact that interviewees did not always use standard English.

7. The SSP respondents' data was very limited (as I only interviewed five officials) and it was collected within a short period of time. However, the SSP context and their organisational objectives might be different at different times.

8. My study of disabled entrepreneurship was undertaken only in the British context. I cannot comment on its relevance for other countries.

9. If self-employment is an attractive option for paid work among disabled people, it is arguable that public policies should encourage it. UK policy issues were beyond the scope of my research: I focused rather on the individual experiences of the disabled entrepreneurs' business start-up. I was not able to deal with the related issue of the effectiveness of UK policies to encourage entry into business ownership or self-employment amongst disadvantaged groups.

8.8 Potential areas of future research

1. Future research can be possible in many ways. My research is a qualitative study - some of its findings could be tested by quantitative methods. Research is needed on start-up performance, survival or growth of disabled entrepreneurs' businesses, all of which were beyond my scope. The proportion of household income from disabled entrepreneurs business could not be thoroughly identified from this research but it is a prospective future research direction.
2. Future research could also use the other qualitative research techniques. For example, focus group studies within SSPs, action research for disabled entrepreneurs, phenomenological study of disabled entrepreneurs and so on, could be explored in taking forward disabled entrepreneurship research.
3. Research on disability in the UK has played a positive role in terms of illustrating the difficulties faced by disabled people and putting some of their problems on the UK policy agenda. A wide range of health, educational and support services have been advocated in UK policy agenda in terms of disability issues. Much of this work, whilst valuable, has examined the medical and social aspects of disability. However, disability and entrepreneurship have never been brought together in policy agenda in the UK. I recommend that there is ample scope for policy research on this issue.
4. There is huge scope for researching UK support service providers. More than three hundred disabled people's organisations are actively working in the UK; research is needed to check the potential of such resource organisations to promote enterprise development within the disabled population. In line with the support service providers there is much scope to consider more intensive entrepreneurship supports for disabled people. Many service providers are working as international agency within the third sector (for example NGOs). These organisations could benefit from more international research on sustainable business for disabled entrepreneurs.

6. Gender and ethnicity intersect with disability as factors in becoming self-employed. For example, disabled women with young children who want to stay at home may opt to become self-employed, but are likely to need specialist support and access to resources. Addressing this issue of disability in conjunction with gender and ethnicity, however, is beyond the scope of this research. Therefore, it is left for further research.

7. It should be noted that the extent of encouragement of entrepreneurship among disabled people must be in line with expected social benefits. After all entrepreneurship is riskier (in terms of profit/loss earnings) than regular employment. In particular, more research is needed in quantifying income and benefits to determine whether self-employment is a viable way for disabled people to enter the labour force.

8. My study reveals the start-up experiences for disabled entrepreneurship, based on their recollections. However, more research could explore the experiences of disabled people who still are in the process of starting a new business. Longitudinal research following them from start up as they develop their businesses and become established could enrich understanding, especially of the sustainability, performance and growth capabilities of disabled entrepreneurs.

8.9 Concluding remarks

It is a common belief in society that disabled people are not capable of operating businesses in competitive sectors. However, my study shows that a disabled person is able to set-up a restaurant, take-away, shop, boutique, handicraft stalls, arts studio, catering service, trading and equipment service and so on. Because some disabled people learn these skills from home, some of them from a family business as part of their upbringing they, therefore, enjoy a natural advantage in running their own businesses. It is interesting to see that disabled people who are enjoying self-employment or independent

business acknowledge business-ownership as an acceptable career (see Chapter 4 for business profile). Indeed, my study presents the empirical evidence for the acceptability of disabled entrepreneur business ownership to be mostly in home-based business.

Entrepreneurship, it has been said, has become a consequence of disability discrimination in the workforce (Logan, 2009; Pagan-Rodriguez, 2009; 2011b). As a result, many disabled people may have launched their own ventures because they have encountered many obstacles while searching for a traditional job or career path. In reality, despite work limitations, disabled people need opportunities to pursue such pathways of entrepreneurship that provide a way for them to gain (self) employment. Operating a small entrepreneurial venture or business permits the freedom, flexibility and independence associated with self-employment, and freedom from access-related obstacles such as transportation, fatigue, inaccessible work environments and the need for personal direct assistance. Potential disadvantages may be; a loss of cash benefits associated with supplemental disability benefits, and lack of assets to use as collateral. But the socioeconomic benefits to the individual disabled person and their families considerably outweighs the potential disadvantages in practice. Moreover, some disabled entrepreneurs find a niche market in serving the needs of other people with disabilities. Starting a small business venture is truly an important opportunity as many non-profit social organisations as well as government agencies close (Parker, 2004). As they comprise an important segment of the workforce and often face challenges in finding satisfying work, disabled people can indeed benefit from the world of entrepreneurship as a means to achieve self-satisfaction, economic benefit and a job function tailored to their specific talents and capabilities.

In order to gain a richer picture of entrepreneurship for disabled people, my research explored how disabled people experienced start-up business resources using a resource-based view. The prime understanding from disabled entrepreneurs respondents' expression is that the full-time job option could be career suicide for disabled people because of the discrimination

suffered and the inflexible working hours. For instance, disability can be accommodated with flexible working schedules and my study contains evidence of data for flexible time working schedules (see Chapters 4 and 5) for disabled entrepreneurs. Entrepreneurship is a favourable career aspiration for disabled people.

My study gives an explanation of and direct reason for starting-up independent businesses. Family capital has a crucial role in building a disabled-owned business. It would be appropriate to add the importance of resource-based view processes in practice for disabled entrepreneurs and extend the RBV theory.

However, the experience of starting and operating businesses with the same capabilities of ownership in human, social and financial resources should be the prior importance to develop an agenda around disabled entrepreneurship. It is not only favourable for the disabled community, but also relevant for enterprise policy makers to improve the outcome or performance of disabled-owned business firms. It must be remembered that the vast majority of disabled-owned firms in the UK are positioned in small industries, in terms of size and nature, so the opportunities arising from the effective use of different resource capital should be available as a reasonable resources for disabled entrepreneurs.

Based on the results of the analysis from my study, it appears that, at least partly, selection into entrepreneurship among disabled people is a career choice with family support and family capital favouring more advantaged groups – those with more education and experience. Entrepreneurship can be a successful opportunity and a good option for disabled people if sufficient support is given. However, my contribution of the model of RBV theory for disabled people would open new insights of business resources and new windows of business capital, where disabled entrepreneurs experienced by many diversified forms of start-up business resources throughout their lives. The results and contribution of theory from this research should be considered in academic knowledge for the development of disabled entrepreneurs I

mentioned above that more research is important in many diversified areas to develop the richness of disabled entrepreneurship study – that can be more useful for the future development of disabled entrepreneurs. The following two sections contain my recommendations and the dissemination progress as my final reflections.

The importance of resource-based theory to business outcomes is well established in academic research. Access to and engaging with a resource accumulation process of well-connected others can have an impact on a disabled entrepreneur and his or her business, access to finance and other resources, and can even play a role in the growth of the firm. My study found that disabled entrepreneurs do not have significantly different businesses in society. I proposed a RBV extension theory that includes the available resources for the disabled persons' entrepreneurship career aspiration. I understand that entrepreneurship is still a desirable route of economic activity, in particular in the current UK economic situation of welfare cuts. Disabled people can improve their income by being more involved in business, especially if the support is available for them. Therefore, multi-level intensive support will always be required for disabled entrepreneurs' business ownership (see section 8.4.2: RBV theory for disabled people).

8.10 Recommendation

There are many stakeholders with an interest in disabled entrepreneurship. Working together to create new approaches to entrepreneurship for disabled people should not be complex. It is a dynamic process requiring all key stakeholders to share a common purpose, time, trust and resources. Support and engagement involves sharing information for mutual benefit, altering the ways partners conduct business with each other, sharing staff and resources and enhancing each other's capacity for a common purpose. I also suggest that SSPs could work better as potential resource organisations if they share their resources with each other as well as make strong relationships with their

disabled clients. The point is that there are many agencies and they could join up better for delivering reasonable and effective entrepreneurship services. Politicians and public policy makers always have interests in entrepreneurship development, which include different objectives according to different enterprise policy interests. Therefore, government policy issues should encourage the role and function of entrepreneurship for disabled people. A number of government departments in the UK have policy interests in entrepreneurship development with different perspectives. For example, entrepreneurship as a local regeneration strategy for deprived areas, as an economic development strategy, as a welfare-to-work strategy for unemployed people, or entrepreneurship as an active labour market measure to assist particularly disadvantaged groups such as disabled people. In that light I recommend that public policy should also include policy interventions and an action plan to measure better outcomes from service provider organisations.

Finally, yet importantly, entrepreneurs are those people who branch out in a non-traditional way to become venturers in society. They create new opportunities and many potentialities that are essential for society. However, an environment can change, but the change is effective only when more people (for example, disabled entrepreneurs) are involved in any social change or any further development. Disabled entrepreneurship research could be an effective step to promote social change, a wider aspect of promoting entrepreneurship. The more resource capital availability the better livelihood experienced by disabled entrepreneurs. I conclude the study of the start-up business resource experience of disabled entrepreneurs brings new knowledge and thoughts to entrepreneurship research.

Running one's own business requires understanding of many things, including finance, marketing, as well as relationships with customers and suppliers. My thesis evidence suggests that, among those with disabilities, education is important in starting a business, which among other things might indicate that acquiring and processing such information can be a challenge for those with less skills and business education. A specific policy recommendation in this

case would be to improve understanding of how to run a small business aimed at disabled people and especially those with lower levels of business managerial skills as human capital.

8.11 Dissemination

The concept of disabled entrepreneurship is a new one, so I believe dissemination of my research outcomes should be necessary. The outcomes would help to identify start-up business resources for disabled people and capitalize on the positive aspects of having independent business and self-employment career opportunities. These concepts of disabled entrepreneurship will help many disabled people to start their own business. I hope that my research outcomes will encourage disabled people to become entrepreneurs and provide them with the optimism required for starting up new businesses. Furthermore, it is also desired that the outcomes of my research will enable disabled people to overcome a barrage of employment barriers and challenges they are currently facing. Therefore, my research has potential in disseminating the findings to various audiences. The theoretical understanding that I derived from my research was that entrepreneurship is a desirable career opportunity for disabled people and this can be communicated to different audiences.

For the academic audience, an article has been published in an international journal with the theme of understanding the development of service provider organisations (Roni and Palash, 2014). Currently, I am working to publish articles in peer-reviewed journals in both the business (entrepreneurship) and disability fields. I am a member of the British Academy of Management (BAM) and I have presented a number of working papers from my research theme during 2010 to 2012. I am hoping to disseminate my findings in a full paper discussion in their forthcoming conference. I am also a member of Institute of Small Business and Entrepreneurship (ISBE) at the entrepreneurship with minority group track, where I am going to present a paper on British disabled entrepreneurs in the forthcoming annual conference on November 2014 in the

UK. This will be a fresh dissemination of my research findings to a wide range of academic and practitioner audiences.

I am an e-member of the forum 'World We Want-2015' organized by the United Nations (UN) under thematic consultation on 'Developing Inequalities', which is a pressure group in the form of an e-forum. I will develop a discussion group in the near future on the theme of how more support can be provided to disabled entrepreneurs, specially taking evidence from this research. These evidences and findings will be helpful for any government level, public and social policy research agenda in the UN forum. I am also a volunteer research fellow in the 'Centre for Research on Applied Technology, Entrepreneurship and Development' (CReATED) where I am intending to make a special interest group for disabled entrepreneurship study.

Most importantly, the main stakeholders of my thesis are disabled entrepreneurs and support service providers, my research outcome can contribute to my respondents in several ways. Firstly, I intend to disseminate my research to all of my research participants. To do this, I will approach the service providers to disseminate my research findings in various events, for example several workshops, seminars, talk show or arranging special events. Aside from being my stakeholders, they are also definitely one of the most important social audiences. One of my respondents was from the magazine business; this connection can also be utilized to further disseminate my findings, something that I intend to do by contributing a few stories about disabled entrepreneurs in the UK. That magazine is the UK's fastest growing disability lifestyle publication, which also now has a rapidly growing monthly web audience. It is a disability-friendly readers' magazine and very distinctive in the disabled community for having content sourced entirely from its reader communities.

Moreover, while doing my research fieldwork and interviews, I was often asked to share and talk more about my research experiences with disabled entrepreneurs. I am hoping to make several presentations of my research findings at my SSP respondents' offices. The audience will comprise disabled

people, disabled entrepreneurs and the service provider organisations. However, there are a few research centres actively working in my university, The Centre for Enterprise and The Research Institute for Health and Social Change are strong research centres. I will request that they arrange seminars, workshops or social gatherings to connect disabled entrepreneurship stakeholders for contributing in the progress of wider UK entrepreneurship. The presentation of my research findings, my proposed model and theory will be helpful for audiences from academia, disabled entrepreneurs and the practitioners from service provider organisations for this connection.

References

- Abberley, P. (1987) 'The concept of oppression and the development of a social theory of disability', *Disability, Handicap and Society*, 2, pp. 5-19
- Acedo, F. J., Barroso, C. and Galan, J. L. (2006) 'The resource-based theory: Dissemination and main trends', *Strategic Management Journal*, 27, pp. 621-636
- Acemoglu, D. and Angrist, J. D. (2001) 'Consequences of employment protection? The case of the Americans with disabilities act', *Journal of Political Economy*, 109 (5), pp. 915-957
- Acs, Z., Audretsch, D. and Evans, D. (1994) 'Why does the self-employment rate vary across countries and over time?' *CEPR discussion paper no. 871*, Centre for Economic Policy Research: London
- AHRO, Agency for Healthcare Research Organization (2002) 'Criteria for determining disability in speech-language disorders evidence report and technology assessment', *Research Paper*, Number 52, AHRQ Pub. No. 02-E009, January, Evidence-Based Practice Centers, Agency for Healthcare Research and Quality, ISSN 1530-440X, [Online] [Accessed 23 November 2009] <http://www.ahrq.gov/clinic/epcsums/spdissum.pdf>
- Albrecht, G. (2002) *The Disability Business*, Sage: London
- Aldrich, H. E. and Foil, C.M. (1994) 'Fools rush in? The institutional context in industry creation', *Academy of Management Review*, 19 (40), pp. 645-670
- Aldrich, H. E. and Martinez, M. (2005) 'Entrepreneurship as social construction: A multi-level evolutionary approach'. In Acs, Z.J. and Audretsch (eds.) *Handbook of Entrepreneurships Research*, Springer: London
- Aldrich, H. E., Linda A. R. and Langton, N. (1998) 'Passing on privilege: Resources provided by self-employed parents to their self-employed children', *Research in Social Stratification and Mobility*, 16, pp. 291-317
- Aldrich, H. E. and Yang T. (2012) 'Lost in transition: Cultural codes are not blueprints', *Strategic Entrepreneurship Journal*, 6(1), pp. 1-17
- Altman, B.M. (2001) 'Disability definitions, models, classification, schemes, and applications', In Albrecht, G.L., Seelman, K.D. and Bury, M. (eds.), *Handbook of disability studies* Thousand Oaks, CA: Sage. pp. 97-122
- Alvareza, S.A. and Busenitezb, L.W. (2001) 'The entrepreneurship of resource-based theory', *Journal of Management*, 15(2), pp. 755-775
- Alvord, S.H., Brown, L. D. and Letts, C.W. (2004) 'Social entrepreneurship and societal transformation', *Journal of Applied Behavioural Science*, 40(3), pp. 260-282

Amit, R. and Schoemaker, P. J. H. (1993) 'Strategic assets and organizational rent', *Strategic Management Journal*, 14, pp. 33-46

Anand, B. N. and Khanna, T. (2000) 'Do firms learn to create value? The case of alliances', *Strategic Management Journal*, 21, pp. 295-315

Anand, J. and Singh, H. (1997) 'Asset redeployment, acquisitions and corporate strategy in declining industries', *Strategic Management Journal*, 18, pp. 99-118

Anderson, A. and Jack, S. (2002) 'The articulation of social capital in entrepreneurial networks: a glue or a lubricant?' *Entrepreneurship and Regional Development*, 14, pp. 193-210

Anderson, M. and Galloway, L. (2012) 'The value of enterprise for disabled people', *The International Journal of Entrepreneurship and Innovation*, 13(2), pp. 93-101

Anderson, A. and Jack, S. (2002) 'The articulation of social capital in entrepreneurial networks: a glue or a lubricant?' *Entrepreneurship and Regional Development*, 14, pp. 193-210

Andersson, P. and Wadensjö, E. (2006) 'Employees who become self-employed: Do labour income and wages have an impact?' IZA Discussion Paper No. 1971, New York

Andolfatto, D., Ferrall, C. and Gomme, P. (2000) 'Human capital theory and the life-cycle pattern of learning and earning, income and wealth', [Online] [Accessed on 4 October 2007]
<http://www.clevelandfed.com/gomme/lifecycle.pdf>

Armstrong, P. (2005) *Critique of entrepreneurship: People and policy*, Basingstoke: Palgrave Macmillan

Armstrong, C. E. and Shimizu, K. (2007) 'A review of approaches to empirical research on the resource-based view of the firm', *Journal of Management*, 33(6), pp. 959-986

Arnold, N. and Seekins, T. (2002) 'Self-employment: A process for use by vocational rehabilitation agencies', *Journal of Vocational Rehabilitation*, 17, pp. 107-13

Arnold, N.L. and Ipsen, C. (2005) 'Self-employment for people with disabilities - enhancing services through interagency linkages', *Journal of Disability Policy Studies*, 15 (4), pp. 231-239

Aronson, R. L. (1991) *Self-employment: A labor market perspective*, Ithaca, ILR Press: New York

Atherton, A. (2012) 'Cases of start-up financing: An analysis of new venture capitalisation structures and patterns', *International Journal of Entrepreneurial Behaviour and Research*, 18(1), pp. 28-47

Atkinson, J.W. and Reitman, W.R. (1956) 'Performance as a function of motive strength and expectancy of goal attainment', *Journal of Psychology*, 53, pp. 361-366

Atkinson, P. and Hammesley, M. (1994) 'Ethnography and participant observation'. In N. Denzin and Y. Lincoln (eds.), *Handbook of Qualitative Research*, Sage: London

Au, K. and Ho-Kwong, K. (2009) 'Start-Up capital and Chinese entrepreneurs: The role of family', *Entrepreneurship: Theory and Practice*, 33(4), pp. 889-908

Autor, D. H. and Duggan, M. G. (2003) 'The rise in the disability rolls and the decline in unemployment', *The Quarterly Journal of Economics*, 118 (1), pp. 157-205

Ayre, G. and Callway, R. (2005) *Governance for sustainable development: A foundation for the future*, Earthscan: New York

Baines, S. and Wheelock, J. (2001) 'Working with business family: Micro-business livelihoods in the north east and south east of England'. In Tomaney, J. and Ward, N. (eds.), *A region in transition: North east region at the millennium*, Ashgate: USA

Baines, S., Wheelock, J. and Oughton, E. (2003a) 'A household approach to the small business family', In Fletcher, D.E. (eds.) *Understanding the Small Business Family*, Routledge: London

Baines, S., Wheelock, J. and Gelder, U. (2003b) *Riding the roller coaster, Family life and self-employment*, The Policy Press: UK

Baldwin, M. and Johnson, W. (1995) 'Labor market discrimination against women with disabilities', *Industrial Relations*, 34(4), pp. 555-77

Balescut, J. and Eklindh, K. (2001) 'Literacy and persons with developmental disabilities: why and how?' *Research Paper*, UNESCO, [Online] [Accessed on 23 February 2010]
http://portal.unesco.org/education/en/file_download.php/4af79d6b0090ec99b5656ac9efa387e1Balescut_J.doc

Bandura, A. (1994) 'Self-efficacy. Encyclopedia of human behaviour', In V.S. Ramachaudran (eds.) Vol. (4), pp.71-81

Bandura, A. (1997) *Self-efficacy: The exercise of control*, W.H. Freeman: New York

Bank of England (2012) Annual Report, [Online]
[Accessed on 14 October, 2012]
<http://www.bankofengland.co.uk/publications/Documents/annualreport/2012/ar2012.pdf>

Baranov, D. (2004) *Conceptual foundations of social research methods*,
Boulder: Paradigm Publisher

Bardasi, E., Jenkins, S. and Rigg, J. (2000) 'Disability, work and income: a British perspective', *Institute for Social and Economic Research Working Paper 2000-36*. Colchester: University of Essex

Barker, J., Berg, B.L. and Beishon, S. (1992) *Qualitative research for social science*, 3rd edition, Allyn and Bacon: Boston

Barnes, C. (1991) *Disabled people in Britain and discrimination: A case for anti-discrimination legislation*, Hurst and Company: London

Barnes, C. (1992) 'Qualitative research: valuable or irrelevant?' *Disability, Handicap and Society*, 7(2), University of Leeds Archive

Barnes, C. (1993) *Disabled people in Britain discrimination*, Hurst publication: London

Barnes, C. (1999) 'A working social model? Disability and work in the 21st century,' paper presented at the *Disability Studies Conference and Seminar, Edinburgh*. [Online] [Accessed 21 February 2010]
<http://www.leeds.ac.uk/disability-studies/archive/archframe.htm>

Barnes, C. and Mercer, G. (2003) *Disability*, Polity: Cambridge

Barnes, C. and Mercer, G. (1997a) *Exploring disability: A sociological introduction*, 2nd edition, Polity Press: Cambridge

Barnes, C. and Mercer, G. (1997b) *Disability studies today*, Polity: Cambridge

Barnes, C. and Mercer, G. (2004) 'Theorising and researching disability from a social model perspective', In Barnes and Mercer, G. (eds.) *Implementing the social model of disability: Theory and Research*. The Disability Press: Leeds

Barnes, M., Heady, C. and Middleton, S. (2002) *Poverty and social exclusion in Europe*, Edward Elgar Publishing: UK

Barnes, H., Thornton, P., and Maynard C. S. (1998) *Disabled people and employment: A review of research and development of work*, Policy Press and the Joseph Rowntree Foundation: Bristol

Barney, J. B. (1991) 'Firm resources and sustained competitive advantage', *Journal of Management*, 17 (1), pp. 99-120

Barney, J. B. (2001) 'Is the resource-based 'view' a useful perspective for strategic management research? Yes', *Academy of Management Review*, 26, pp. 41-56

Barney, J. B. and Arian, A. M. (2001) 'The resource-based view: Origins and implications'. In M. A. Hitt, R. E. Freeman, and J. S. Harrison (eds.), *The Blackwell Handbook of Strategic Management*. Blackwell Publishers: Oxford

Barney, J.B. and Mackey, T. B. (2005) 'Testing resource- based theory', *Research Methodology in Strategic Management*, Vol. (2) pp.1-13

Barney, J. B., Wright, M. and Ketchen, Jr., D. J. (2001) 'The resource-based view of the firm: Ten years after 1991', *Journal of Management*, 27, pp. 625-641

Barney, J. B., Ketchen, Jr., D. J. and Wright, M. (2011) 'The future of resource-based theory: revitalization or decline?' *Journal of Management*, 37 (5), pp. 1299-1315

Barton, L. (1996) *Disability and Society*, Longman: London

Barton, L. and Oliver, M. (1997) *Disability studies: Past present and future*, The Disability Press: Leeds

Barua, P. and Sulaiman, M. (2007) *Is the BDP ultra poor approach working? Survey of some key issues*, Dhaka, Bangladesh: BRAC

Bates, T. (1997) 'Financing small business creation: the case of Chinese and Korean immigrant entrepreneurs', *Journal of Business Venturing*, 12 (2), pp. 109-124

Bates. J.O. (2004) 'Micro entrepreneurship and job creation', *Journal of Microfinance*, 7(2), pp. 128-129

Bates, T. and Lisa J, S. (1996) *Why loans won't save the poor*, in *Commercial Wharf*, Boston: Massachusetts. pp. 27-28

Bates, T. (1990) 'Entrepreneurial human capital inputs and small business longevity', *Review of Economic and Statistics*, 72(4), pp. 551-559

Bates, T. (1995) 'Self-employment entry across industry groups', *Journal of Business Venturing*, 10 (3), pp. 143-56

Baum, J., Robert, F. and Baron R. (2004) *The psychology of entrepreneurship*. Lawrence Erlbaum Associates Publishers, Mahwah: New Jersey

Baumol, W. J. (1983) 'Towards operational models of entrepreneurship', In Ronen (eds.), *Entrepreneurship*, Lexington Books, Lexington: MA, pp. 30

- Baumol, W. J. (1993) *Entrepreneurship, management and the structure of payoffs*, The MIT Press, Cambridge: London
- Beaver, G. (2002) *Small business, entrepreneurship and enterprise development*, 1st edition, Prentice Hall: UK
- Becker, G.S. (1964) *Human capital: A theoretical and empirical analysis, with special reference to education*, University of Chicago Press: Chicago
- Bebbington, A. (1999) 'Capitals and capabilities: A framework for analyzing peasant viability, rural livelihoods and poverty', *World Development*, 27 (12), pp. 2021-2044
- Begley, T. W., Tan, W. and Schoch, H. (2005) 'Politico-economic factors associated with interest in starting a business: A multi-country study', *Entrepreneurship Theory and Practice*, 1, pp. 35-55
- Bell, D. and Heitmueller, A. (2005) 'The disability discrimination act in the UK: Helping or hindering employment amongst the disabled?' *IZA Discussion Paper No. 1476*
- Benton, T. and Craib, I. (2001) *Philosophy of social science: The philosophical foundations of social thought*. Palgrave: New York
- Berger, A.N. and Udell, G.F. (1998) 'The economics of small business finance: the roles of private equity and debt markets in the financial growth cycle', *Journal of Bank Financial*, 22 (6-8), pp. 613-673
- Bernard, R (2000) *Social research methods: Qualitative and Quantitative approaches*, Sage: London
- Berthoud, R. (2003) 'Disabled people and jobs', *Benefits*, 11, pp. 163-168
- Bethoud, R. and Bleksaune, M. (2007) 'Persistent employment disadvantage', Report 416. DWP [Online] [Accessed on August 23, 2012]
<http://www.dwp.gov.uk/asd/asd5/rports2007-2008/rrep416.pdf>
- Berger, M. (1995) 'Key issue on women's access to and use of credit in the micro and small-scale enterprise sector'. In Dignard, L. and Havel, J. (eds.) *Women in Micro Small Scale Enterprise Development*, Westview press: Boulder, pp. 189-215
- Bichard, E. and Thomas, T. (2008) 'Wealth bringers: The sustainable value of disabled entrepreneurs', *Research report for the North West development agency*, 2008, University of Salford: UK
- Birch, D.L. (1979) *The job generation process: MIT programme on neighborhood and regional change*, MA : MIT Cambridge

- Binks, M. and Vale, P. (1990) *Entrepreneurship and economic Change*, 1st edition, McGrawhill: England
- Bitar, J. and Hafsi, T. (2007) 'Strategizing through the capability lens: sources and outcome of integration', *Management Decision*, 45(3), pp. 403-419
- Bjerke, B. (2007) *Understanding entrepreneurship*, Edward Elgar: USA
- Blackaby, D., Clark K., Drinkwater S., Leslie D., Murphy P. and O'Leary, N. (1999) 'Earnings and employment opportunities of disabled people', *Department for Education and Employment, Research Report No.133*, Nottingham
- Blackburn, R. and Ram, M. (2006) 'Fix or fixation? The contributions and limitations of entrepreneurship and small firms to combating social exclusion', *Entrepreneurship and Regional Development*, 18, pp. 73-89
- Blanchflower, D. G. (2000) 'Self-employment in OECD countries', *Labour Economics*, 7(5), pp. 471-505
- Blanchflower, D.G., and Mayer, B.D. (1991) 'Longitudinal analysis of young entrepreneurs in Australia and the United States'. In Storey (eds.) DJ (1998) *Understanding The Small Business Sector, National Bureau of Economic Research, Inc.*, Working Paper No. 3746, Cambridge Mass. International Thomson Business Press: London
- Blanchflower, D. G. and Oswald, A. J. (1998) 'What makes an entrepreneur?', *Journal of Labor Economics*, 16(1), pp. 26-60
- Blanchflower, D.G. (2004) 'Self-employment: More may not be better', *Swedish Economic Policy Review*, 11(2), pp. 15-74
- Blumberg, B., Cooper, D.R. and Schindler, P.S. (2005) *Business Research Methods*, 1st edition, McGraw-Hill: Maidenhead
- Boden, R. J., Jr. (1998) 'Gender and self-employment selection: An empirical assessment', *Journal of Socioeconomics*, 25 (November), pp. 671-682
- Bornstein, D. (2004) *How to change the world: Social entrepreneurs and the power of new ideas*, Oxford University Press: Oxford
- Bornstein, D. (2007) *How to change the world: Social entrepreneurs and the power of new Ideas*, 2nd edition, OUP: USA
- Bouchikhi, H. (1993) 'A constructivist framework for understanding entrepreneurship performance', *Organization Studies*, 14 (4), pp. 549-570
- Bourdieu, P. (1984) *Distinction: A social critique of the judgement of the taste*, Routledge: London

- Bourdieu, P. (1986) 'The forms of capital', In J.E. Richardson (eds.), *Handbook of Theory and Research for the Sociology of Education*, Greenword Press: New York
- Bourdieu, P. (1990) *The logic of practice*, Stanford University Press: London
- Bourdieu, P. (1998) *Practical reason: On the theory of action*, Polity Press: Cambridge
- Boylon, A. and Burchardt, T. (2002) 'Barriers to self-employment for disabled people', *Report for small business service*, Royal National Institute for the Blind, October 2002. London: Small Business Council. [Online] [Accessed on 14 February 2010] <http://www.berr.gov.uk/files/file38357.pdf>
- Boyne, R. (2002) 'Bourdieu: From class to culture', *Theory, Culture and Society*, 19(3), pp. 117-128
- Bradford, J. (1993) 'Banks and small firms: An insight national Westminster bank', *Quarterly Review*, [Online] [Accessed on March 30, 2011] www.fao.org
- Brockhaus, R. (1980) 'The effect of job dissatisfaction on the decision of start a business', *Journal of Small Business Management*, 18(1), pp. 37-43
- Brown, L. D. and Covey, J.G. (1987) 'Development organizations and organization development: Implications for a new paradigm'. In Pasmore, W. and R. Woodman, R. (eds.), *Research in organization change and development*, pp. 59-88, CT: JAI: Greenwich
- Brown, S., Farrel, L. and Sessions, J. (2006) 'Self-employment matching: An analysis of dual earner couples and working households', *Small Business Economics*, 26(2), pp. 155-172
- Bruce, D. and Schuetze, H. (2004) 'The labour market consequences of experience in self-employment', *Labour Economics*, 11, pp. 575-598
- Bruderl, J., Preisendörfer, P. and Ziegler, R. (1992) 'Survival chances of newly founded business organizations', *American Sociological Review*, 57 (2), pp. 227-242
- Brush, C., Manalova, T. and Edelman, L. (2008) 'Properties of emerging organizations: an empirical test', *Journal of Business Venturing*, 23(5), pp. 547-566
- Bryman, A. (1998) *Quality in social research*, Unwin Hyman: London
- Bryman, A. (2004) *Social research methods*, 2nd edition, Oxford University Press: UK

- Bryman, A. and Bell, E. (2007) *Business research methods*, 3rd edition, Oxford University Press: UK
- Burrell, G. (1979) *Sociology paradigms and organizational analysis*, Akdershot: Gower
- Burchardt, T. (2000) 'The dynamics of being disabled', *Journal of Social Policy*, 29(40), pp. 645 - 668
- Burchardt, T. (2002) *Enduring economic exclusion: Disabled people, income and work*, York Publishing Services: York
- Burchardt, T. (2003) *Enduring economic exclusion: Disabled people, income and work*, York Publishing Services: York
- Burke, A.E., Fitzroy, F.R. and Nolan, M.R. (2008) 'What makes a die-hard entrepreneur? Beyond the 'employee or entrepreneur' dichotomy', *Small Business Economy*, 31, pp. 93-115
- Buttner, H. (1992) 'Entrepreneurial stress: Is it hazardous to your health', *Journal of Managerial Issues*, 4(2), pp. 223-240
- Bygrave, W. (1989) 'The Entrepreneurship paradigm: A philosophical look at its research methodologies', *Entrepreneurship Theory and Practice*, 14(1), pp. 7-26
- Bygrave, W. and Timmos, J. A. (1992) *Venture capital at the cross roads*, Harvard business school press: Boston C
- Callahan, M., Schumpert, N. and Mast. M. (2002) 'Self-employment, choice and self- determination', *Journal of Vocational Rehabilitation*, 17, pp.75–85
- Cardon, M. S., Wincent, J., Singh, J. and Drnovsek, M. (2009) 'The nature and experience of entrepreneurial passion', *Academy of Management Review*, 34(3) pp. 511-532
- Carr, D. (1996) 'Two paths to self-employment? Women's and men's self-employment in the United States, 1980', *Work and Occupations*, 23 (February), pp. 26-53
- Carroll, G. R., and Elaine, M. (1987) 'The career dynamics of self-employment', *Administrative Science Quarterly*, 32 (December), pp. 570–589
- Carter, S., Shaw, E., Wilson, F. and Lam, W. (2005) 'Gender, entrepreneurship and bank lending: The criteria and processes used by bank loan officers in assessing applications', *Working paper*, Strathclyde University. Glasgow
- Carter, N. M., Brush, C.G., Greene, P.G., Gatewood, E. and Hart, M.H. (2003) 'Women entrepreneurs who break through to equity financing: the influence of human, social and financial capital,' *Venture Capital*, 5 (1) pp. 1-28

- Cassar, G. (2004) 'The financing of business start-ups,' *Journal of Business Venturing*, 19(2), pp. 261-283
- Casson, M. (2002) 'Entrepreneurship, business culture, and the theory of the firm'. In Acs, Z.J. and Audresch (eds.), *The Handbook of Entrepreneurship Research*, Kluwer: Boston
- CEDC (2005) 'The survey of disability in Great Britain', *Research report*, University of Cambridge, Department of Engineering. [Online] [Accessed on 16 December, 2009]
<http://www.eng.cam.ac.uk/inclusivedesign/index.php?section=dataandpage=survey1>.
- Chan, F., McMahon, B., Cheing, G., Rosenthal, D., and Bezyak J. (2005) 'Drivers of workplace discrimination against people with disabilities: the utility of attribution theory', *Work*, 25, pp. 77-88
- Charmaz, K. (1983) 'Loss of self: a fundamental form of suffering in the chronically ill', *Sociology of Health and Illness*, 5, pp.168-195
- Charmaz, K. (1990) 'Discovering chronic illness; Using grounded theory', *Social Science and Medicine*, 30(11), pp. 1161-1172
- Charmaz, K. (1994) An invitation to grounded theory. In *Constructing grounded theory: A practical guide through qualitative analysis*, 1st edition, Thousand Oaks, CA: Sage
- Charmaz, K. (1997) *Good days and bad days: The self in chronic illness and time*. New Brunswick, Rutgers University Press: NJ
- Charmaz, K. (2000) 'Grounded theory: Objectivist and constructivist methods'. In N.K. Denzin and Y.S. Lincoln (eds.) *Handbook of Qualitative Research* (2nd edition), Sage: London. pp. 509-535
- Charmaz, K. (2006) *Constructing grounded theory: A practical guide through qualitative analysis*, Sage: London
- Chell, E. (2007) 'Social enterprise and entrepreneurship: Towards a convergent theory of the entrepreneurial process', *International Small Business Journal*, 25(1), pp. 5-26
- Chell, E., Howarth, J.H., and Brearley, S. (1991) *The entrepreneurial personality: Concepts cases and categories*, Routledge: London
- Chrisman, J.J. and Carsrud, A.L. (1991) 'Outsider assistance needs of pre-venture and established small business: A comparison of minority and non-minority clients', *Entrepreneurship and Regional Development*, 3, pp. 207-220

Chowdhury, J. and Foley, D. (2006) 'Economics of disability: An empirical study of disability and employment in the Bangladesh district of Chuadanga', *Disability Studies Quarterly*, 26 (4), pp. 1-16

Clark, D. and Drinkwater, S. (1998) 'Ethnicity and self-employment in Britain'. *Oxford Bulletin of Economics and Statistics*. 60, pp 383–407

Clark, P. and Kays, A.J. (2003) *Micro enterprise and the poor, findings from the self-employment learning project five year study of micro entrepreneurs*, Aspen Institute: Washington DC

Clowling, M., and Taylor, M. (2001) 'Entrepreneurial women and men: Two different species?' *Small Business Economics*, 16, pp. 167-175

Coleman, J.S. (1988) 'Social capital in the creation of human capital', *The American Journal of Sociology*, 94 Supplement: Organizations and Institutions: Sociological and economic Approaches to the analysis of social structure, pp. 95-120

Coleman, S. (2000) 'Access to capital and terms of credit: a comparison of men- and women-owned small businesses', *Journal of Small Business Management*, 38(3), pp. 37- 52

Collins English Dictionary and Thesaurus (2000)- 21st Century, Harpers Collins Publishers. 3rd edition, p. 329

Connelly, R. (1992) 'Self-employment and providing child care', *Demography*, 29 (February), pp. 17-29

Conner, K. R. (1991) 'A historical comparison of resource-based theory and five schools of thought within industrial organization economics: Do we have a new theory of the firm?' *Journal of Management*, 17, pp. 121-154

Cooney, T. (2008) 'Entrepreneurs with Disabilities: Profile of a Forgotten Minority', *Irish Business Journal*, 4(1) pp.119-129

Cooper, A. C. and Dunkelberg, W. C. (1986) 'Entrepreneurship and paths to business ownership', *Strategic Management Journal*, 7(January), pp. 53-68

Cooper, A.C., Gimeno-Gascon, F.J. and Woo, C.Y. (2000) 'Initial human and financial capital as predictors of new venture performance', *Journal of Business Venturing*, 9(5), pp. 371-395

Corbin, J. and Strauss, A. (1991) 'Comeback: The process of overcoming disability', *Advances in Medical Sociology*, In Albretch, G.L. and Levy, J.A. (eds.) JAI press: Greenwich

Corker, M. (2000) 'Disability politics, language planning and inclusive social policy', *Disability and Society*, 15(3), pp. 445 - 462

- Corker, M. and French, S. (1999) *Disability discourse*, Open University press: Buckingham
- Corker, M. and Shakespeare, T. (2002) *Disability / Postmodernity: Embodying disability theory*, Continuum: London and New York
- Cressy, R. and Olofsson, C. (1997) 'The financial conditions for Swedish SMEs: survey and research agenda', *Small Business Economy*, 9(2), pp.179-194
- Cresswell, J. (1998) *Qualitative inquiry and research design: Choosing among five traditions*, Thousand Oaks, CA, Sage: London
- Cronick, K. (2002) 'Community, subjectivity and intersubjectivity', *American Journal of Community Psychology*, 19(4), pp. 529-546
- Crotty, M. (1998) *The Foundations of Social Research: Meaning and Perspective in the Research Process*, Sage: London
- Curran, J. and Blackburn, R. (1994) 'Small Firms and Local Economic Networks', *The death of the local economy?*, London: Paul Chapman.
- Cunningham, J.B. and Lischeron, J. (1993) 'Entrepreneurship: Some popular impression and new information', *Journal of Small Business and Entrepreneurship*, 10(2), Jan- March, pp. 46-50
- Dana, L. (1995) 'Entrepreneurship in a remote sub-Artic community'. In Krueger N. F. (eds.) (2002) *Entrepreneurship: Critical perspective on business and management*, 4, Routledge: London, pp. 225-276
- Dale, A., Arber, S. and Procter, M. (1988) *Doing secondary research*, Unwin Hyman: London
- Davidsson, P. (2004) *Researching entrepreneurship*, Springer Science: New York
- Davidsson, P. and Honig, B. (2003) 'The role of social and human capital among nascent entrepreneurs', *Journal of Business Venturing* 18, (3) pp. 301-331
- Davis, L. J. (2006) *The disability study: Reader*, 2nd edition, Routledge: London
- De Wit, G. and Van Winden, F. A. A. M. (1989) 'An empirical analysis of self-employment in the Netherlands', *Small Business Economics*, 1(February), pp. 263-272
- Deeks, J. (1976) *The small firm owner manager*, Praegar Publisher: New York

DDA (2005) Report, Disability Discrimination Act, '*Proposed employment changes*,' [Online] [Accessed on October 4, 2008]

<http://www.lse.ac.uk/collections/disabilityOffice/pdf/DDA.pdf>, and
<http://www.stammeringlaw.org.uk/changes/employment.htm>

Dees, G. (1998) *The meaning of social entrepreneurship*, [Online] [Accessed on Feb 12, 2011]

http://www.fuqua.duke.edu/centers/case/documents/dees_SE.pdf.

De Clercq, D. and Honig, B. (2011) 'Entrepreneurship as an integrating mechanism for disadvantaged persons', *Entrepreneurship & Regional Development*, 23, (5- 6) June, pp. 353-372

De Carlolis, D.M. and Saporito, P. (2006) 'Social capital, cognition, and entrepreneurial opportunities: A theoretical framework', *Entrepreneurship: Theory and Practice*, 30(1), pp. 41-56

Delmar, T. and Davidsson, P. (2003) 'Where do they come from? Prevalence and characteristics of nascent entrepreneurs', *Entrepreneurship and Regional Development*, 12, pp. 1-23

Denscombe, M. (2007) *The Good Research Guide, for small -scale social research projects*, 1st edition, Open University press: Maidenhead

Denscombe, M. (2010) *Ground rules for good research: Guidelines for good practice*, 2nd edition, Open University press: Maidenhead

DFID (2000) *Disability, Poverty and Development*, DFID, London
[Online] [Accessed on September 12, 2011] <http://www.dfid.gov.uk>

DOH (2006) Department of health report, *The health and personal social services programmes* [Online] [Accessed on January 7, 2011]
http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/AnnualReports/DH_4134613

DOH (2006) Department of health report, *Valuing people: A new strategy for learning disability for the 21st century*, (London, HMSO) [Online] [Accessed on June 3, 2009]
http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/AnnualReports/DH_074767

DOH (2007) Department of health report: *Departmental report 2007*. [Online] [Accessed on January 7, 2009]
http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/AnnualReports/DH_074767

Dolan, G. E. (1990) *Basic macroeconomics*, 2nd edition, The Dryden Press, Hinsdale: Illinois

Douglas W. N., Jefferey S.H. and Donald F. K. (2004) 'A proposed research model of entrepreneurial motivation,' *Entrepreneurship: Theory and Practice*, Spring 18(3), p. 33-37

Down, S. (2010) *Enterprise, entrepreneurship and small business*, 1st edition, London : Sage

Down, S. and Reveley, J. (2004) 'Generational encounters and the social formation of entrepreneurial identity: 'Young Guns' and 'Old Farts'.' *Organization*, 11(2), pp. 233-250

Down, S. and Warren, L. (2008) 'Constructing narratives of enterprise: Cliches and Entrepreneurial self-identity', *International Journal of Entrepreneurial Behaviour and Research*, 14(1), pp. 4-23

DRC (2006) Disability Right Commission, [Online] [Accessed on February 22, 2010]
<http://disability-studies.leeds.ac.uk/files/library/DRC-Disability-Briefing-March-2006.pdf>

DTI (2003) Department of trade and industry, *A research report for the DTI* [Online] [Accessed on January 9, 2010]
<http://www.berr.gov.uk/files/file25971.pdf>

DTI (2010) Department of trade and industry, *Definition of size and industry* [Online] [Accessed on January 2, 2012]
<http://webarchive.nationalarchives.gov.uk/+http://www.berr.gov.uk/index.html>

Dunkelberg, W.C, Cooper, A.C. and Woo, C. (1988) 'Entrepreneurs' perceived chances of success', *Journal of Business Venturing*, 3, pp. 97-108

Dunn, T. and Douglas, H. (2000) 'Financial capital, human capital, and the transition to self-employment: Evidence from intergenerational links', *Journal of Labor Economics*, 18(April) pp. 282-305

DWP (2002) Department for work and pensions report, *Disability and careers directorate business plan 2002-2003*, [Online] [Accessed on November 27, 2007] [http:// www.dwp.gov.uk](http://www.dwp.gov.uk)

DWP (2004) 'Department for work and pensions report, *building capacity for work: A UK framework for vocational rehabilitation*', [Online] [Accessed on January 19, 2012]
http://www.dwp.gov.uk/publications/vrframework/dwp_vocational_rehabilitation.pdf

DWP (2006) Department for work and pensions, '*Working together- the UK national action plan on social inclusion 2006-2008*'. [Online] [Accessed on January 29, 2012]
<http://www.dwp.gov.uk/publications/dwp/2006/nap/WorkingTogether.pdf>

- Dyer, W. G. Jr. (2003) 'The Family: The missing variable in organizational research', *Entrepreneurship Theory & Practice*, 4, pp. 401-416
- EA (2010) The Equality Act 2010, Definition of disability' [Online] [Accessed on February 3, 2011] <http://www.legislation.gov.uk/ukpga/2010/15/section/6>
- Easterby-Smith, M., Thorpe, R., and Lowe, A. (2002) *Management research: An introduction*, 2nd edition, Sage: London
- Easterby-Smith, M., Lyles, M.A and Peteraf, M. A. (2009) 'Dynamic capabilities: Current debates and future directions', *British Journal of Management*, ' 39, pp. 118-128
- Eisenhardt, K. M., and Martin, J. A. (2000) 'Dynamic capabilities: What are they?' *Strategic Management Journal*, 21, pp.1105-1121
- EFD (2006) Employers Forum of Disability Report, *Realising potential – disability confidence builds better business*, [online] [Accessed on January 7, 2008]
<http://www.efd.org.uk/www/press-and-media/2006/05/realising-potential-disability-confidence.html>
- Evans, D. S., and Jovanovic, B. (1989) 'An estimated model of entrepreneurial choice under liquidity constraints', *Journal of Political Economy* 97(August), pp. 808-827
- Evans, D.S., and Leighton, L.S., (1990) 'Small business formation by unemployed and employed workers', *Small Business Economics*, 2(4), pp. 319-330
- Fairbourne, J. S., Gibson, S. W. and Dyer, W. G. (2008) *Micro franchising: Creating wealth at the bottom of the pyramid*, Edward Elgar: New York
- Fairlie, R. W. (1999) 'The absence of the African–American owned business: An analysis of the dynamics of self-employment', *Journal of Labor Economics*, 17 (Fall), pp. 80-108
- Fairlie, R.W. (2005) 'Entrepreneurship and earnings among young adults from disadvantaged families', *Small Business Economics*, 25, pp. 223-236
- Fairlie, R.W. and Meyer, B.D. (1996) 'Ethnic and racial self-employment differences and possible explanations', *Journal of Human Resources*, 31(4) pp. 757- 793
- Floyd, M. (1995) 'Self-employment and disabled people in the United Kingdom', *International Journal of Practical Approaches to Disability*, 19 (2), pp. 9-14
- Fleming, P. (1994) 'The role of structured interventions in shaping graduate entrepreneurship', *Irish Business and Administrative Research*, 15, pp.146-64

- Fraser, S (2004) *Finance for small and medium-sized enterprises*, Government Report [Online] [Accessed on 23 October 2011] <http://www.berr.gov.uk/files/file39407.pdf>
- Freeman, J. H (1986) 'Entrepreneurs as organizational products: Semiconductor firms and venture capital firms', *Advances in the study of Entrepreneurship, Innovation and Economic Growth*, 1, pp, 33-52
- Freeman, J. H. (1999) *Venture capital as an economy of time. Corporate social capital and liability*, MA: Kluwer Academic: Boston, pp. 460-482
- Freyens, B. (2008) 'Macro, meso and microeconomic considerations in the delivery of social services', *International Journal of Social Economics*, 35 (11), pp. 823-845
- Foley, D. and Chowdury, J. (2007) 'Poverty, social exclusion and the politics of disability: Care as a social good and the expenditure of social capital in Chuadanga, Bangladesh', *Social Policy & Administration*, 41(4), pp. 672-385
- Fontana, A. and Frey, J. (2003) 'The interview: From structured questions to negotiated text'. In Denzin, N. and Lincoln, Y. (eds.), *Collecting and interpreting qualitative materials*, Sage: London
- Foster, S. (2010) *Promoting entrepreneurship among disabled people with visual impairment*, RNC report, Lifelong Earning Network
- Galloway, L. and Kelly, S. K. W. (2005) 'Identifying entrepreneurial potential in students', Paper presented at the *ISBE 28th National Conference for Small Business and Education*, Blackpool, UK, November, 2005
- Galunic, D. C., and Anderson, E. (2000) 'From security to mobility: Generalized investments in human capital and agent commitment'. *Organization Science*, 11, pp.1-20
- Garavan, T.N. and O'Cinneide, B. (1994) 'Entrepreneurship, education and training programmes: A review and evaluation - part 2'. *Journal of European Industrial Training*, 18(11) pp.13 – 21
- Gardner, P. (2014) 'The role of social engagement and identity in community mobility among older adults aging in place', *Disability and Rehabilitation*, 36 (15), pp. 1249-1257
- Garten, B. (1999) *One world, ready or not*, Simon and Schuster: New York
- Gartner, W.B. (1985) 'A conceptual framework for describing the phenomenon of New venture creation', *The Academy of Management Review*, 5(4), pp. 696-706

- Gartner, W.B. (1988) 'Who is an entrepreneur? Is the wrong question', *Entrepreneurship Theory & Practice*, 1, pp.47-67
- Gartner, W.B. (1990) 'What are we talking about when we talk about entrepreneurship?' *Journal of Business Venturing*, 5, pp.15-28
- Gartner, A. and Joe, T. (1987) *Images of the disabled: Disabling images*, Praeger: New York
- Gartner, W.B., Shaver, K.G., Gatewood, E. and Katz, J.A. (1994) 'Finding the entrepreneur in entrepreneurship', *Entrepreneurship Theory and Practice*, 18(3), pp.5 -10
- Gartrell, A. (2010) 'A frog in a well': the exclusion of disabled people from work in Cambodia', *Disability & Society*, 25(3), pp. 289-301
- Gerschenkron, A. (2002) 'The modernization of entrepreneurship', *Entrepreneurship: The Social Science View, The Oxford Management Readers Series*, Oxford University Press, UK. p.129
- Gibb, A. (2001) 'Corporate restructuring and entrepreneurship: What can large organizations learn from Small', *Enterprise and Innovation Management Studies*, 1(1), pp.19-35
- Gibb, A. and Ritchie, J. (1982) 'Understanding the process of starting small businesses', *International Small Business Journal*, 1(1), pp. 26-45
- Gittins, R. (2002) *Qualitative research. An investigation into methods and concepts in qualitative research*. School of Informatics, University of Bangor archive
- Glazer, N. and Moynihan, D.P. (1970) *Beyond the Melting Pot: The Negroes, Puerto Ricans, Jews, Italians, and Irish of New York City*. MA, MIT Press: Cambridge
- Glaser, B. G. (1978) *Theoretical sensitivity: Advances in the methodology of grounded theory*, Mill Valley, Sociological Press: CA
- Glaser, B. G. and Strauss, A. (1967) *The discovery of grounded theory: Strategies for qualitative research*, Aldine: Chicago
- Glaser, B.G. (2002) 'Constructivist Grounded Theory?', *Qualitative Social Research*, 3(3), pp.7-14
- Goggin, N., Dayson, K. and McGeehan, S. (2010) 'Microcredit sector in United Kingdom: The role of CDFIs'. In Jayo, B., Lacalle, M., Rico, S., Dayson, K. and Kickul, J. (Eds.), *Handbook Of Microcredit In Europe: Social inclusion through microenterprise development*, Edward Elgar Pub: UK. pp. 12-55

Goffee, R. and Scase, R. (1985) *Woman in Entrepreneurship*, George Allen and Unwin: London

Gorman, G., Hanlon, D. and King, W. (1997) 'Some research perspective on entrepreneurship education, enterprise education and education for small business management: a ten-year literature review', *International Small Business Journal*, 15 (3), pp. 56-76

Gottfredson, L. S. and Vicky C. B. (1977) 'Holland codes for the 1960 and 1970 census detailed occupational titles', MS 1660. Centre for the social organization of schools, *The Johns Hopkins University*, August 1977

Goodley, D. (2010) *Disability studies: An interdisciplinary introduction*, Sage: London

Goodley, D., Lawthom, R. and Runswick-Cole, K. (2014) 'Dis/ability and austerity: Beyond work and slow death', *Disability and Society*, 29 (6), pp. 980-984

Granovetter, M S. (1973) 'The strength of weak ties', *American Journal of Sociology*, 78, pp. 1360-1380

Griffin, C. and Hammis, D. (2003) *Making Self-employment work for people with disabilities*, Brooks publication: Maryland

Gromb, D. and Scharfstein, D. (2002) *Entrepreneurship in equilibrium*, NBER Working Paper Series, 9001

Guba, E.G. and Linclon, Y.S. (1994) 'Competing paradigms in qualitative research'. In N.K. Denzin and Y.S. Linclon (eds.) *Handbook of qualitative research*, Thousands Oaks, Sage: CA. pp. 105-117

Gubrium F. J., and Holstein, A. J. (2002) *Handbook of Interview Research*, Sage: London

Habbershon, T. G. and Williams, M. L (1999) 'A resource-based framework for assessing the strategic advantages of family firms', *Family Business Review* 12(1), pp. 1-21

Haber, S. and Reichel, A. (2007) 'The cumulative nature of the entrepreneurial process: The contribution of human capital, planning and environment resources to small venture performance', *Journal of Business Venturing*, 22, pp. 119-145

Hackett, S., Kuronen, M., Matthies, A. and Kresal, B. (2003) 'The motivation, professional development and identity of social work students in four European countries', *European Journal of Social work*, 6(2), pp. 163-178

- Hall, W.A. and Callery, P. (2001) 'Enhancing the rigour of grounded theory: Incorporating reflexivity and relationally', *Qualitative Health research*, 11(2), pp. 257-272
- Hagen, E. (1962) 'The entrepreneurs as rebel against traditional society', *Human Organization*, 19(4), pp.185 -187
- Hamilton, B. H. (2000) 'Does entrepreneurship pay? An empirical analysis of the returns of self-employment', *Journal of Political Economy*, 108(3), pp. 604 - 631
- Hammersley, M. (1992) *What's wrong with Ethnography? Methodological explorations*, Routledge: London
- Hancock, T. (2001) 'People, partnerships and human progress: building community capital', *Health Promotional International*, 16(3), pp. 275-280
- Handojo, T. (2004) 'Entrepreneurship: An alternative concept for economic empowerment of people with disability', Paper presented on field study and regional workshop on *Poverty alleviation among persons with disabilities*, Lanzhou, Gansu Province, China
- Hannon, P. (2004) 'Making the journey from student to entrepreneur: A review of the existing research into graduate entrepreneurship', Research paper no.001, *National Council for Graduate Entrepreneurship*, The Institute for Small Business Affairs Consortium, USA
- Harbinson, F. and Charles, M. (1992) *Education, Manpower and Economic Growth: Strategies of Human Resource Development*, McGraw-Hill: New York, p. 11
- Haynes, G.W. and Haynes, D.C. (1999) 'The debt structure of small businesses owned by women in 1987 and 1993', *Journal of Small Business Management*, 37(2), pp. 1-19
- Heady, C. (2002) *Sickness and disability, Poverty and social exclusion in Europe*, Edward Elgar Publishing: UK
- Helfat, C. E. and Peteraf, M. A. (2003) 'The dynamic of resource-based view: Capabilities lifecycles', *Strategic Management Journal*, 24, pp. 997-1010
- Helms, B. (2006) *Access for all: Building inclusive financial systems*, The World Bank, Washington DC, USA
- Hisrich, R. D. and Brush, C. (1986) 'Characteristics of the minority entrepreneur', *Journal of Small Business Management*, 24(4), pp. 1-8
- Hisrich, R. D. and Peters, M. (2004) *Entrepreneurship*, 3rd Edition, Oxford press: New York

- Holloway, I. and Todres, L. (2003) 'The status of the method, flexibility, consistency and coherence', *Qualitative Research*, 3(3), 345-357
- Hollis, M. (1994) *The philosophy of social science: an introduction*, Cambridge University Press: Cambridge
- Holland, John L. (1973) *Making vocational choices: A theory of careers*, Englewood Cliffs, NJ: Prentice Hall
- Holt, R. and Macpherson, A. (2010) 'Sense making, rhetoric and socially competent entrepreneur', *International Small Business Journal*, 28(1), pp. 20-42
- Honig, B. (1998) 'What determine success? Examining the human, financial and social capital of Jamaican micro entrepreneurs', *Journal of Business Venturing*, 13(5), pp. 371-394
- Hormiga, E., Batista-Canino, R. M. and Sánchez-Medina, A. (2011) 'The impact of relational capital on the success of new business start-ups', *Journal of Small Business Management*, 49(4), pp. 617-638
- Horsburge, D. (2003) 'Evaluation of qualitative research', *Journal of Clinical Nursing*, 12(2), pp. 307-312
- Horwood, J. and Moon, G. (2003) 'Accessing the research setting: the politics of research and the limits to enquiry', *Area*, 35 (1), 106-119
- Hossain, F. and Knight, T. (2008) 'Can micro-credit improve the livelihoods of the poor and disadvantaged? Empirical observations from Bangladesh', *International Development Planning Review*, 30(2), pp. 155-175
- Hotchkiss, J.L. (2004) 'Growing part-time employment among workers with disabilities: Marginalization or opportunity?' *Economic review*, Bank of Atlanta, 3rd Quarter.
- Hout, M. and Harvey R. (2000) 'Self-employment, family background, and race', *Journal of Human Resources*, 35 (Fall), pp. 670 - 692
- Hulme, D. and Mosley, P. (1996) *Finance against poverty*, Routledge: London
- Hundley, G. (2000) 'Male/female earnings differences in self-employment: The effects of marriage, children, and the household division of labor', *Industrial and Labor Relations Review*, 54 (October), pp. 95-114
- Huyghebaert, N. (2006) 'On the determinants and dynamics of trade credit use. Empirical evidence from business start-ups', *Journal of Business Finance & Accounting*, 33, pp. 305-28
- ILO, International Labor Organization (2005) '*World Employment Report*', 2004/05

- Ipsen, C., Arnold, N. and Colling, K. (2003) 'Small business development centre experiences and perceptions: Providing service to people with disabilities', *Journal of Development Entrepreneurship*, 8(2) pp.113-132
- Jack, S.L. and Anderson, A.R. (1999) 'Entrepreneurship education within the enterprise culture: Producing reflective practitioners', *International Journal of Entrepreneurial Behaviour and Research*, 5 (3), pp. 110-125
- Jayawarna, D., Rouse, J. and Macpherson, A. (2007) 'Pathways to entrepreneurship across the life course: an innovative model', *International Entrepreneurship - Stimulating Smarter Successful Small Business World-Wide: 30th Institute for Small Business and Entrepreneurship Conference*, Glasgow, 7th-9th November 2007
- Jayawarna, D., Rouse, J. and Macpherson, A. (2014) 'Life-course pathways to business start-up', *Entrepreneurship & Regional Development: An International Journal*, 26 (3-4), pp. 282-312
- Jeucken, M. (2001) 'Sustainable finance and banking: the financial sector and the future of the planet', *Earthscan*: UK
- Jivraj, J. S. (2003) 'The sustainability of social capital within ethnic networks', *Journal of Business Ethics*, 47, Kluwer Academic Publishers. pp. 31-43
- John, A. H. (1998) 'Research about living entrepreneurs', In Kent-Sexton-Vesper (eds.) *Encyclopedia of Entrepreneurship*, pp. 26-27
- Johnstone, D. (2001) *An introduction to disability studies*, David Fulton Publishers: London
- Jones, M.K (2005a) *Is there employment discrimination against the disabled?* WELMERC Discussion paper, Department Of Economics, University of Wales, Swansea. [Online] [Accessed on March 27, 2009] <http://www.econ.stir.ac.uk/Conferences/Disability/Papers/JonesLatreille.pdf>
- Jones M.K. (2005b) *Disability and the labour market: A review of the empirical evidence*. WELMERC Discussion paper, Department Of Economics, University of Wales, Swansea. [Online] [Accessed on March 27, 2009] <http://www.econ.stir.ac.uk/Conferences/Disability/Papers/JonesLatreille.pdf>
- Jones, M. K. and Latreille, P. L. (2006) *Disability and self-employment: evidence from the UK LFS*, WELMERC Discussion paper, School of Business and Economics, University of Wales, Swansea. [Online] [Accessed on March 27, 2009] <http://www.econ.stir.ac.uk/Conferences/Disability/Papers/JonesLatreille.pdf>
- Jones, S. (1985), 'In-depth interviewing', In Walker, P. (eds.), *Applied Qualitative Research*, Aldershot: Gower

Jones, O., Macpherson, A. and Jayawarna, D. (2014) *Resourcing the start-up business: Creating dynamic capabilities*, 1st edition, Routledge: London

Kaplan, D (2007) 'The definition of disability', *The Centre for an Access able Society*. [Online] [Accessed on February 23, 2010]
<http://www.accessiblesociety.org/topics/demographics-identity/dkaplanpaper.htm>

Karides, M. (2005) 'Whose solution is it? Development ideology and the work of micro-entrepreneurs in Caribbean context', *International Journal of Sociology and Social Policy*, 1 (2), pp. 30-62

Katz, J. A. (1997) *Advances in entrepreneurship, firm emergence and growth*, 3rd edition, JAI Press: Greenwich

Kearney, P.M. and Pryor, J. (2004) 'The international classification of functioning, disability and health (ICF) and nursing', *Journal of Advanced Nursing*, 46(2), pp. 162 – 170

Keats, M. D. (2000) *Interviewing: A practical guide for students and professionals*, Open University Press: Buckingham

Kellard, K., Legge, K. and Ashworth, K. (2002) 'Self-employment as a route off benefit', *Department for Work and Pensions Research Report No 177*, HMSO: London

Kelly, G.A. (2003) 'A brief introduction to personal Construct Theory', In F. Fransella (eds.) *International handbook of Personal Construct Psychology*

Kets de Vries, M. F. R. (1977) 'The entrepreneurial personality: A person at the crossroads', *Journal of Management Studies*, 14(1), pp. 34-57

Keyton, J. (2006) 'Communication research: Asking questions, finding answers', In Barrosse, E. (eds.), *Chapter 15*, McGraw Hill: New York

Kirzner, I. M. (1973) *Competition and Entrepreneurship*, University of Chicago Press: Chicago

Khan, A. R. (2005) *Entrepreneurship: Small business and lives of successful entrepreneurs*, Rubi Publication, Dhaka

Klerk, T. D. (2008) 'Funding for the self-employment of people with disabilities. Grants, loans, revolving funds or linkage with microfinance programmes', *Lepr Review*, 79, pp. 92-109

Kloftsen, M. (1998) 'The business platform- Entrepreneurship and management in the early stages of a firm's development', Paper presented on *TII- European association for the transfer of technologies, innovation and industrial information*, Luxemburg, 1998

Koca-Atabey, M. (2013) 'A personal validation of the social nature of disability: different environments, different experiences', *Disability & Society*, 28 (7), pp.1027-1031

Kohlbacher, F. (2006) 'The use of qualitative Content Analysis in Case Study Research', *Forum: Qualitative Social Research*, 7(1)

Kolbmüller, B. (2009) *Microcredits - Roots, prospects and status quo in western Europe*, GRIN Verlag

Kollman T., Cristofor J., Kuckertz. A (2007) 'Explaining individual entrepreneurial orientation: conceptualization of a cross-cultural research framework', *Entrepreneurship and small business*, 4(3) pp. 325-340

Krishna, A., Uphoff, N. and Esman, M.J. (1997) *Reasons for hope: Instructive experiences in rural development*, West Hartford, CT: Kumarian

Kuratko, D. (2003) *Entrepreneurship Education: Emerging Trends and Challenges for the 21st Century*, Colman Foundation: London

Kuratko, F.D. and Hodgetts, M.R. (2005) *Entrepreneurship: Theory, process, practice*, 7th edition, Thomson Higher Education (South-Western): USA. pp. 33-48

Kvale, S. (1996) 'An introduction to qualitative research interviewing'. In Viriding, A. (eds.), *Part 1 and 3*, Sage: London

Lakatos, I. (1970) 'Falsification and the methodology of scientific research programmes'. In Lakatos, I. and Musgrave, A. (eds.) *Criticism and the growth of knowledge*, Cambridge University Press

Landstrom, H. (2005) *Pioneers in entrepreneurship and small business research*, Springer: New York

Larson, A. and Starr, J. A. (1993) 'A network model of organization formation', *Entrepreneurship Theory and Practice*, 17(2), pp. 5 -15

Larsson, S. (2006) 'Disability management and entrepreneurship. Results from nationwide study in Sweden', *International Journal of Disability Management Research*, 1(1). pp. 159-168

Laszlo, A., Henry, A., Goldsberry, J., and Lapine, K. (2012) 'Creating employment opportunities for people with disabilities in healthcare: The Bristol Employment Collaborative', *Work*, 41, pp. 355-360

Layder, D. (1998) *Sociological practice: linking theory and social research*, Sage: London

- Le, A. T. (1999) 'Empirical studies of self-employment', *Journal of Economic Surveys*, 13 (September), pp. 381-416
- Lee, R. (2008) 'Social capital and business and management: Setting a research agenda', *International Journal of Management Review*, 10 (3), pp. 176-102
- Lentz, B F. and David, N. L. (1990) 'Entrepreneurial success and occupational inheritance among proprietors', *Canadian Journal of Economics*, 33 (August), pp. 563–579
- LFS (2003) 'Labour market experience of people with disabilities' Labor force [Online] [accessed on October 29, 2011]
<http://www.statistics.gov.uk/CCI/article.asp?ID=238andPos=6andColRank=2andRank=288>
- LFS (2004) Labour Force Survey *Labour market trends* [online] [Accessed on October 29, 2011]
http://www.statistics.gov.uk/downloads/theme_labour/LMT_Feb04.pdf
- Liachowitz, C. H. (1988) *The social construction of disability*, University Of Pennsylvania: Philadelphia, USA
- Lincoln, Y. and Guba, E.G. (1985) *Naturalistic inquiry*, Beverly Hills, Sage: CA
- Lincoln, Y. and Guba, E.G. (2000) 'Paradigmatic controversies, contradictions, and emerging confluences'. In Denzin, N. and Lincoln, Y. (eds.) *Handbook of Qualitative Research*, 2nd edition, Thousand Oaks, Sage: CA
- Light, I. (1979) 'Disadvantaged minorities in self-employment', *International Journal of Comparative Sociology*, 20(1), pp. 31-45
- Linton, S. (1998) *Claiming disability: Knowledge and identity*, New York University Press, New York
- Lipset, S. M. (1970) 'Values and entrepreneurship in the Americas'. In Swedberg, R (eds.) (2000) *Entrepreneurship: The Social Science View*, Oxford University Press, Oxford, pp. 110 – 128
- Little, D. (1991) *Varieties of social explanation*, Westview Press: UK
- Locke, K. (2001) *Grounded theory in management research*, 1st edition, Sage: London
- Lockett, A., Thompson, S., and Morgenstern, U. (2009) 'The development of resource-based view of the firm: A critical appraisal', *International Journal of Management Reviews*, 11(1), pp. 9-28

- Logan, J. (2009) 'Dyslexic entrepreneurs: The Incidence; their coping strategies and their business skills', *Dyslexia*, 15, pp. 328- 346
- Lofland, J. and Lofland, L. (1995) *Analyzing social settings: A guide to qualitative observation and analysis*, Calif.: Wadsworth
- Lokhande, M.A., (2011) 'Financial inclusion: Options for micro, small and medium Enterprises', *Synergy*, 9(11) (July), pp. 39-50
- Long, T. and Johnson, M. (2000), 'Rigorous reliability and validity in qualitative research', *Clinical Effectiveness*, 4, pp. 30-37
- Lorenzo, T., Niekerk, L.V. and Mdlokolo, P. (2007) 'Economic empowerment and black disabled entrepreneurs: Negotiating partnership in Cape Town, Africa', *Disability and Rehabilitation*, 29(5), pp. 429-436
- MacDonald, R. (1996) 'Welfare dependency, the enterprise culture and self-employment survival', *Work, Employment and Society*, 10 (3) pp. 431-47
- Macpherson, A., Jones, O. and Zhang, M. (2004) 'Evolution or Revolution? Dynamic capabilities in a knowledge-dependent Firm', *R & D Management*, 34(2), pp. 161-177
- McCollom, M.E. (1988) 'Integration in the family firm: When the family system replaces controls and culture', *Family Business Review*, 1(4), pp. 399 - 417
- Meager, N., Bates, P. and Cowling, M. (2003) 'Business start-up support for young people delivered by the Prince's trust: A comparative study of labour market outcomes,' *Department for Work and Pensions Report 184*, HMSO: London
- Maher, K. (1999) 'Net interest: Internet offers new freedom to the disabled', *The Wall Street Journal*, June 24, p. B11
- Majid, A.K.M.S. (2003) 'Empowerment through entrepreneurship: Some aspects', *Dhaka University Journal of Business Administration*, 19 (3), pp-139-150
- Markman, G.D., Balkin, D.B. and Baron, R.A. (2001) 'Inventors' cognitive mechanism as predictors of new ventures formation', Conference paper presented at the meetings of *the Academy of Management*, August 2001, Washington D.C.
- Masagli, M. P. and Robert, M. H. (1983) 'Response variability in self and proxy reports of paternal and filial socioeconomic characteristics', *American Journal of Sociology*, 89 (September), pp. 420–431
- Mason, J. (2002) *Qualitative Researching*, London: Sage

- Mason, C. and Harrison, R.T. (2003), 'Closing the regional equity gap? A critique of the department for trade and industry's regional venture capital funds initiative', *Regional Studies*, 37(8), pp. 855-68
- Mata, R. and Pendakur, R. (1999) 'Immigration, labor force integration, and the pursuit of self-employment', *International Migration Review* 33 (2), pp. 378-402
- McConaughy, D L., Walker, M., Henderson, G. and Mishra, C. (1998) 'Founding family controlled firms: Efficiency and value', *Review of Financial Economics*, 7(1), pp. 1-19
- McCaslin, M. L. and Scott, K. W. (2003) 'Method for studying a human ecology: An adaptation of the grounded theory tradition', *The Researcher*, 17(1), pp. 26-32
- McClelland, D. (1965) 'Achievement motivation can be developed', *Harvard Business Review*, 41 (November-December) 6(24), p-78-87
- McNeill, P. and Chapman, S. (2005) *Research Methods*, Routledge: London
- Medeiros, M. (2005) 'Poverty, Development, and disability', Paper presented in Alliances conferences for inclusive Development, Nicaragua: World Bank
- Miles, M. B. and Huberman, M. A. (1994) *Qualitative Data Analysis*, Sage: London
- Millan, J.M., Congregado, E. and Roman, C. (2012) 'Determinants of self-employment survival in Europe', *Small Business Economy*, 38, pp. 231-258
- Miner, J.B., Smith, N.R. and Bracker, J.S. (1989) 'Role of entrepreneurial task motivation in the growth of innovative firms', *Journal of Applied Psychology*, 79, pp. 629-635
- Mintzberg, H. (1987) 'Crafting strategy', *Harvard Business Review*, 60, pp. 66-75
- Mitchell, D. (2014) 'Gay pasts and disability future(s) tense. Heteronormative trauma and parasitism in midnight cowboy', *Journal of Literary & Cultural Disability Studies*, 8(1), pp.1-16
- Misra, I. (2007) *Micro-credit for macro impact on poverty*, National Publishing House: India
- Mohan, G. M. (2012) 'Disabled: Pushed to entrepreneurship.' *International Journal of Multidisciplinary Management Studies*, Vol. 2 (2), pp. 115-131 [Online] [Accessed on July 25, 2014] <http://www.zenithresearch.org.in>

- Moodie, B. (2010) 'Self-employment for people with disabilities', In Barron, T. and Ncube, J.M. In (eds.) *Poverty and Disability*, The Disability and Inclusive Development Series, Leonard Cheshire Disability: London, UK
- Morduch, J. and Haley, B. (2002) 'Analysis of the effects of microfinance on poverty reduction', *Working Paper edition*, Wagner: New York, USA
- Morduch, J. (2000) 'The Microfinance Schism', *World Development*. 28, pp. 617-629
- Morse, J.M. (1999) 'Qualitative generalizability', *Qualitative Health Research*, 9(1), pp. 5-6
- Mueller, S., Volery, T. and Siemens, B. (2012) 'What do entrepreneurs actually do? An observational study of entrepreneurs' everyday behavior in the start-up and growth stages', *Entrepreneurship Theory and Practice*, Special Issue on social entrepreneurs' behavior, 36(5), pp. 995- 1017
- Nathaniel, A. (2006) 'Thoughts on the literature review and GT', *The Grounded Theory Review: An international journal*, 5, pp. 35-41
- Naffziger, D.W., Hornsby, J.S. and Kuratko, D.F. (1994) 'A proposed research model for entrepreneurial motivation', *Entrepreneurship Theory and Practice*, 18(3), pp. 29-42
- Naudé, W. (2011) 'Entrepreneurship is not a binding constraint on growth and development in the poorest countries', *World Development*, 39, pp. 242-44
- Nicolaisen, N. (1999) 'Persons and non-persons: Disability and personhood among the Punan Bah of central Borneo', *Disability and Culture*, University of California Press: Los Angeles
- Niesz, T., Koch, L. and Rumrill, P.D. (2012) 'The empowerment of people with disabilities through qualitative research', *Work*, 31, pp. 113-125
- Noakes, P. (2006) 'Disability in Great Britain: Results of the 1996/7 disability follow-up to the family resources survey', *Research Paper, Social Research Division, Department for Work and Pensions*, Adelphi: London. pp. 1-11
- OECD (1998) 'Organization for Economic Co-operation and Development', *Entrepreneurship Policy Brief 1244*. Paris, France. OECD report. [Online] [Accessed on 25 October, 2010] <http://www.oecd.org>
- OECD (2005) 'Organization for economic co-operation and development entrepreneurship', *Local Economic and Employment Development, Entrepreneurship: A Catalyst for Urban Regeneration*, OECD report: Paris [Online] [Accessed on 25 October, 2010] <http://www.oecd.org>

- O'Farrell, P. (1989) *Entrepreneurs and Industrial Change*, Irish Management Institute, Dublin
- Oliver, C. (1997) 'Sustainable competitive advantage: Combining resource-based views', *Strategic Management Journal*, 18(9), pp. 697-713
- Oliver, M. (1983) *Social Work with Disabled People*, Macmillan Press: Basingstoke
- Oliver, M. (1990) *The Politics of Disablement*, Macmillan Press: Basingstoke
- Oliver, M. (1996) *Understanding Disability: From Theory to Practice*, Macmillan Press: London
- Oliver, M. (2004) 'The social model in action: If I had a hammer', In Barnes, C. and Mercer, G. (eds.) *Implementing The Social Model Of Disability: Theory And Research*, The Disability Press: Leeds
- Oliver, M. and Barnes, C. (1998) *Disabled People and Social Policy: From Exclusion to Inclusion*, Longman: London
- ONS (2013) Office of national statistics, *Population report*, [Online] [Accessed on May 29, 2012]
<http://www.statistics.gov.uk/hub/search/index.html?newquery=diabled+population>
- Pagan-Rodriguez, R. (2009) 'Self-employment among people with disabilities: Evidence for Europe', *Disability and Society*, 24 (2), pp. 217-229
- Pagan-Rodriguez, R. (2011a) 'Self-employment and job satisfaction: Evidence for older people with disabilities in Europe', *European Journal of Ageing*, 8, pp. 177-187
- Pagan-Rodriguez, R. (2011b) 'Transitions to and from self-employment among older people with disabilities in Europe', *Journal of Disability Policy Studies*, [Online] [Accessed on March 27, 2012]
<http://dps.sagepub.com/content/early/2011/11/07/1044207311422232>.
- Parker, M. (2000) *Organizational culture and identity*, Sage: London
- Parker, S. (2004) *The Economics of Self-employment and Entrepreneurship*, Cambridge university press, Cambridge: UK
- Pavey, B. (2006) 'Human capital, social capital, entrepreneurship and disability: An examination of some current education trends in UK', *Disability and Society*, 21(3), pp. 141-143
- Pearson, R. (2010) 'Micro-credit as a path from welfare to work: the experience of the full circle project, UK.' In Lemire, B., Pearson, R., and

Campbell, G. Women and Credit (eds.) *Researching the Past, Refiguring the Future*, Oxford and New York, pp 33-48

Pentland, B.T. and Feldman, M.S. (2005) 'Organizational routines as a unit of analysis', *Industrial and Corporate Change*, 14(5), pp. 793-815

Pentland, B.T., Feldman, M.S., Becker, M.C. and Liu, P (2012) 'Dynamics of Organizational routines: A generative model', *Journal of Management Studies*, 49 (8) pp. 1484-1508

Phillips, L., Wilson, L. and Wilson, E. (2010) 'Assessing behaviour support plans for people with intellectual disability before and after the Victorian disability act 2006', *Journal of Intellectual and Developmental Disability*, 35(1) pp. 9-13

Poland, B. (2003) 'Transcription quality'. In Holstein, J. and Gubrium, J (eds.) *Inside interviewing: New lenses, new concerns*, Sage: California

Portes, A, and Zohu, M. (1999) 'Entrepreneurship and economic progress in the 1990s: A comparative analysis of immigrants and African minorities'. In Frank D. Bean and Stephanie Bell-Rose (eds.), *Immigration and Opportunity: Race, ethnicity, and employment in the United States*, Russell Sage: New York, pp. 143–171

Prasad, P. (1993) 'Symbolic processes in the implementation of technological change: A symbolic interactionist study of work computerization', *Academy of Management Journal*, 36(6) pp. 1400-1429

Prescott-Clarke, P. (1990) *Employment and Handicap, Social and Community Planning Research*, Sage: London

Priem, R.L. and Butler, J.E. (2001) 'Is the Resource-Based "View" a Useful Perspective for Strategic Management Research?' *Academy of Management Review*, 26(1) pp. 22-40

Priestley, M. (1999) *Disability politics and community care*, Jessica Kingsley: London

Priestley, M. (2001) *Disability: A Life Course Approach*, Polity Press: Cambridge

PMSU (2005) Prime Minister Strategic Unit, Final Report on 'Improving the Life Chances of Disabled People', [Online] [Accessed on 26 July 2011] <http://webarchive.nationalarchives.gov.uk/+http://www.cabinetoffice.gov.uk/media/cabinetoffice/strategy/assets/disability.pdf>

Prime Minister's speech (2013) (18 July, 2013) [Online] [Accessed on 16 October, 2013] <http://www.gov.uk/government/speeches/disability-employment-conference-prime-minister>

Pupulin, E. (2005) 'Disability and rehabilitation- reflections on working for the world health organization'. In Barnes, C. and Mercer, G. (eds.) *The Social model of Disability: Europe and the majority world*. The Disability Press: Leeds, pp. 193-208

Putnam, R. D (2000) *Bowling alone: The collapse and revival of American community*, Simon and Schuster: London

Quentier, J-M. (2012) 'Self-employment start-ups and value creation: An empirical analysis of German micro data', *Advances in Competitiveness Research*, 20 (1-2), pp. 37-57

Rahman, A.R. (1999) 'Microfinance initiatives for equitable and sustainable development: Who pays?' *World Development*, 27(1), pp. 67-82

Rahman, A.H.M. (2001) 'Entrepreneurship development in developing country: Problems and prospects', *The Dhaka University Studies*, Part C, 3 (December), pp. 23-43

Ram, M. and Jones, T. (2003) 'Exploring the connection: ethnic minority businesses and the family enterprise'. In Fletcher, D.E. (eds.) *Understanding the Small Business Family*, Routledge: London

Ranis, G., Stewart, F. and Samman, E. (2006) 'Human development: Beyond the HDI', *Poverty in Focus*, 12(4), pp. 12-14

Rankin, A. (2002) 'Social capital, microfinance, and the politics of development', *Feminist Economics*, 81, pp. 1-24

Rao, T.V. and Mehta, P. (1991) 'Psychological factors in entrepreneurship', In Udai Pareek and T.V. Rao (eds.) *Developing entrepreneurship- A handbook*, Learning System Publication: New Delhi, pp. 6-34

Rauch, A., and Frese, M. (2000) 'Psychological approaches to entrepreneurial success: A general model and an overview of findings', In C.L. Cooper and I.T. Robertson (eds.) *International review of industrial and organizational psychology*. 15, John Wiley and Sons: New York, pp. 101-142

Rees, H. and Shah, A. (1986) 'An empirical analysis of self-employment in the UK', *Journal of Applied Econometrics*, 1(1), pp. 95-108

Reuvid, J. (2006) *Working for yourself: An entrepreneur's guide to the basics*, 23rd edition, Kogan Page Limited: London

Reynolds P. D. (2002) *Global Entrepreneurship Monitor Executive Report*, [Online] [Accessed on August 23, 2012] <http://www.gemconsortium.com>

Reynolds P. D. and White S.B. (1997) *The entrepreneurial process: Economic growth, men, women, and minorities*, Greenwood publishing group: Westport

Riddell, S., Baron S., Stalker, K. and Wilkinson, A, (2001) 'The concept of learning society: Human and social capital perspectives', *Journal of Education Policy*, 12(6), pp. 473-483

Rikowski, G. (2001) 'Six points on education for human capital, employer's need and business', [Online] [Accessed on January 8, 2010]
<http://www.leeds.ac.uk/educol/document/00001708.doc>

Rogaly, B., Fisher, T. and Mayo, E. (2000) *Poverty, social exclusion and microfinance in Britain*, Oxfarm: England

Rogers, P. P., Jalal, K. F. and Boyd, J. A. (2008) *An introduction to sustainable development*, 2nd edition, Earthscan: UK

Roni, N.N. (2003) 'Environmental issues of entrepreneurship development: A scenario', *Journal of Marketing*, University of Dhaka, 6 (June), pp. 159-178

Roni, N.N. (2007a) *Entrepreneurship and disability: A triangulation analysis*, MBA Thesis, Wrexham Business School, University of Wales, UK

Roni, N.N. (2007b) 'Entrepreneurship: A new platform for the disabled?' *Dhaka University Journal of Business Studies*, ISSN-1682-2498, 15(2), pp. 1-23

Roni, N.N (2009a) Entrepreneurship as a new Opportunity for the Disabled? paper presented at the *RIBM Doctoral Symposium*, MMU Business School, Manchester Metropolitan University, UK

Roni, N.N. (2009b) *Capital resources and self-employed disabled: An investigation*, MRes thesis, MMU Business School, Manchester Metropolitan University, UK

Roni, N.N. (2010a) 'Is entrepreneurial process as a battle for capital resources for the disadvantaged entrepreneur?' *Journal of Banking and Financial Services*, Department of Banking, University of Dhaka. ISSN-1990-5157, 4 (1 & 2), December, pp. 43-61

Roni, N.N. (2010b) *Entrepreneurship as an opportunity for the people with disabilities*, paper presented at the RIHSC Conference, July 3, 2010, Manchester Metropolitan University, UK

Roni, N.N. (2010c) *Entrepreneurship a new opportunity for the people with disability?* Discussion paper presented at the BAM (British Academy of Management) Conference, 15th September 2010. Sheffield, UK

Roni, N.N. (2011a) *Disabled entrepreneurship in a new investigation with RBV*, full paper presented at BAM (British Academy of Management) Conference, 14 September 2011. Ashton University, UK

Roni, N.N. (2011b) *Entrepreneurship: An investigation with the disabilities*, paper presented to the RIHSC Conference, June 2-3, 2011, Manchester Metropolitan University, UK

Roni, N.N. (2011c) *Disabled Entrepreneurship: Discovering a new field in entrepreneurship research*, full paper presented at the ISBE conference, 9th November 2011, University of Sheffield, UK

Roni, N.N. (2011d) *Exploring a new area in Minority Entrepreneurship*, discussion paper presented at the ISBE conference, 9th November 2011, University of Sheffield, UK

Roni, N.N. (2012a) *Entrepreneurship and disability: A methodological approach*. (2012), discussion paper presented at the NCRM conference, 23rd March, 2012, National centre for research methods, Northumbria University, UK

Roni, N.N. (2012b) *Do Support-Service providers promote disabled entrepreneurship?* Full paper presented at the ISBE conference, 2nd November 2012, Dublin, Ireland

Roni, N.N. and Palash, N.H. (2014) 'Support service providers for disabled entrepreneurs', *Dhaka University Journal of Business Studies*, ISSN-1682-2498, 35(1), pp. 1-26

Rossa, P. and Bowes, A. (1993), 'Entrepreneurship: Some lessons of social anthropology', In Klandt, H. (eds.) *Entrepreneurship and Business Development* Avebury Publishing: Aldershot, pp. 87-99

Rotefoss, B. and Kolvereid, L (2005) 'Aspiring, nascent and fledgling entrepreneurs: An investigation of the business start-up process', *Entrepreneurship and Regional Development*, 17, pp. 109-127

Rouse, J. and Jayawarna, D. (2006) 'The financing gap of disadvantaged entrepreneurs – Are enterprising programmes overcoming financing gap?' *International Journal of Entrepreneurial Behaviour and Research*, 12(6), pp. 388-400

RuNew Yorkan, C.R., Huddleston, P. and Swinney, L. (2007) 'A resource-based view of the small firm: using a qualitative approach to uncover small firm resources', *Qualitative Market Research: An International Journal*, 10(4), pp. 390-402

Sabharwal, G. (2000) 'From the margin to the mainstream. Micro-finance programmes and women's empowerment: The Bangladesh Experience,' Research paper, University of Wales, Swansea. [Online] [Accessed on June 11, 2011] <http://www.gdrc.org/icm/wind/geeta.pdf>

Sahar, H. and Bobby, H. (2004) *A new Yorkone can do it*, 3rd edition, Capstone Publishing limited: West Sussex

- Sands, D. J. and Wehmeyer, M. L. (1996) *Self-determination across a life span: Independence and choice for people with disabilities*, Brookes: Baltimore
- Saunders, M., Lewis, P. and Thronhil (2009) *Research methods for business students*, 4th edition, Pearson : London
- Scholtens, B. (1999) 'Analytical issues in external financing alternatives for SBEs', *Small Business Economics*, 12(2), pp.137–148
- Schumpeter, J. A. (1934) *The theory of economic development*, Harvard University Press: USA
- Schumpeter, J. A. (1942) *Capitalism, socialism and democracy*, 1st edition, Harper: New York
- Schur, L. (2002) 'Dead end jobs or a path to economic wellbeing? The consequences of non-standard work for people with disabilities', *Behavioral Science and the Law*, 20(6), pp. 601-620
- Schur, L. (2003) 'Barriers or opportunities? The causes of contingent and part-time work among people with disabilities', *Industrial Relations*, 42, pp. 589-622
- Schuetze, H. J. (2000) 'Taxes, economic conditions and recent trends in male self-employment: Canada USA comparison', *Labour Economics*, 7 (5), 507 - 544
- Schutt, R. (2001) *Investigating the social world: The process and practice of research*, Chapter 8, Pine Forge Press: Calif
- Schwandt, T. (1994) 'Constructivist, interpretivist approaches to human inquiry'. In Denzin, N. and Lincoln, Y. (Eds.) *Handbook of Qualitative Research*, Sage: London
- Schwandt, T. (1997) *Qualitative Inquiry*, 1st edition, Sage: London
- Scott, K. W. (2004) 'Relating categories in grounded theory analysis: Using a conditional relationship guide and reflective coding matrix', *The Qualitative Report*, 9 (1), pp. 113-126
- Seekins, T. and Arnold, N. (1999) 'Self-employment and economic leadership as two promising perspectives on rural disability and work, work', *A Journal of Prevention, Assessment, and Rehabilitation*, 12, pp. 213 – 222
- Sen, A. (1982) *Poverty and famines: An essay on entitlement and deprivation*, Oxford: Clarendon Press

- Sen, A. (1990) 'Gender and cooperative conflicts'. In Tinker, I. (eds.) *Persistent Inequalities: Women and world development*, New York: Oxford University Press, pp. 123-149
- Sender, J. (2003) 'Rural poverty and gender: Analytical frameworks and policy proposals.' In H. Chang, Anthem (eds.) *Rethinking development economics*, Press: London, pp. 407-423
- Sethuraman. S. V. (1998) *Gender, poverty and informality: A global review*, World Bank: Washington D.C.
- Silverman, D. (2000) *Doing qualitative research: A practical handbook*, 2nd edition, Sage: London
- Silverman, D. (2010) *Doing qualitative research: A practical handbook*, 3rd edition, London: Sage
- Silver, A.D. (1983) *The entrepreneurial life- How to go for it and get it*, 1st edition, Ronald Press: Canada
- Simanowitz, A. and Walter, A. (2002) 'Ensuring impact: Reaching the poorest while building financial self-sufficient institutions, and showing improvements in the lives of the poorest women and their families', In Daley-Harris, S. (eds.) *Pathways out of poverty: Innovations in microfinance for the poorest families*, 1st edition, Kumarian Press: Bloomfield pp. 1-74
- Shakespeare, T. (2005). Review article: Disability studies today and tomorrow. *Sociology of Health and Illness*, 27(1), 138–148.
- Shakespeare, T. (2006) *Disabilities rights and wrongs*, Routledge: London
- Shakespeare, T. and Watson, N. (2001) 'Making the difference: Disability, politics and recognition', In Albrecht, G. L., Seelman, K. D. and Bury, M. (eds.) *Handbook of Disability Studies*, Sage: London
- Shane, S. and Venkataraman, S. (2000) 'The promise of entrepreneurship as a field of research', *Academy of Management Review*, 25 (1), pp. 217-226
- Shane, S., Locke A. Edwin, and Collins J. C., (2003) 'Entrepreneurial motivation', *Human Resource Management Review*, 13 (2003), pp. 257-279
- Shapero, A. (1975) 'The displaced, uncomfortable entrepreneur', *Psychology Today*, November, pp. 83-88
- Shrader, R. and Siegel, D. (2007) 'Assessing the relationship between human capital and firm performance: evidence from Technology-based new venture', *Entrepreneurship, Theory & Practice*, 31(6), pp. 893-908
- Sheldon, J.R. and Golden, T.P. (2005) 'Policy and practice brief: Conducting outreach to transition-aged youth, strategy for reaching out to youth with

disabilities, their families and agencies that serve them.' [Online] [Access on February 27, 2009] <http://www.ilr.cornell.edu/edi/PPbriefs.cfm>

Shier, M., Graham, J. R. and Jones, M. E. (2009) 'Barriers to employment as experienced by disabled people: A qualitative analysis in Calgary and Regina, Canada', *Disability and Society*, 24(1), pp. 63-75

Shurry, J. Lomax, S. and Vyakarnam, S. (2002) *Household Survey of Entrepreneurship 2001*, Small Business Service: London

Shuy, R. (2003) 'In-person versus telephone interviewing', In Holstein, J. and Gubrium, J. (eds.), *Inside interviewing: New lenses, new concerns*, Sage: California

Slack, J. (2005) 'The new entrepreneurship scholarship: Self-employment is means to tackle social deprivation', *Education + Training*, 47 (6), pp. 447-455

Smith, S. S. and Kulynych, J. (2002) 'It may be social, but why is it capital? The social construction of social capital and the politics of the language', *Politics & Society*, 30(1), pp. 149-186

Smallbone, D., Bertotti, M., and Ekanem, I. (2005) 'Diversification in ethnic minority business: The case of Asians in London's creative industries', *Journal of Small Business and Enterprise Development*, 12(1), pp. 41-56

Solon, G. (1992) 'Intergenerational income mobility in the United States', *American Economic Review*, 83 (June), pp. 393-408

Sonn, C. C. and Fisher, A.T. (1999) 'Aspiration to Community: Community Responses to Rejection', *Journal of Community Psychology*, 27(6) pp. 715-726

Spencer, J. and Pruss, A. (2000) *Self-employment – Making it work for you*, 1st edition, Guildford and King's Lynn, Saffron Warden: Essex

Stanley, K. and Regan, S. (2004) *The missing million: Supporting disabled people into work*, Institute for Public Policy Research Paper in 2004

Stanworth, M.J.K., and J. Curren, (1989) 'Who becomes an entrepreneur', *International Small Business Journal*, 8(1), pp. 11-22

Stanworth, J. and Purdy, D. (2004) *Combating social exclusion – the entrepreneurial dimension*, Paper presented at the 27th ISBE Conference November 2004, Gateshead, Newcastle

Stapleton, D. C., and Burkhauser, R. V. (2003) 'The decline in employment of people with disabilities: A policy puzzle', Kalamazoo MI: Upjohn Institute for Employment Research

- Stauss, J.H. (1944) 'The entrepreneur: The firm', *Journal of Political Economy*, 52(2), pp.112-127
- Stern, P.N.(1994) 'Eroding grounded theory' In J.M. Morse (eds.) *Critical Issues on Qualitative Research Methods*, California: Sage, pp. 212-223
- Stone, A. (2007) 'Leap the lifestyle barrier online', *The Sunday Times, Small Business*, April 22, 2007, p.14
- Storey, D. (2003) 'Entrepreneurship, small and medium sized enterprises and public policies', In Acs, Z. and Audretsch, D. (eds.), *Handbook of Entrepreneurial Research*, Kluwer Academic: Boston
- Storey, D.J. and Matlay, H. (2003) *Should you become an entrepreneur? Positive and negative factors affecting individual career choices*, Paper presented at the Mercial Fest Conference, Warwick University, Coventry, June 2003
- Storey, D. J. and Greene, F. J. (2010) *Small business and entrepreneurship*. 1st edition, Financial Times Prentice: Harlow
- Strauss, A. (1987) *Qualitative analysis for social scientists*, Cambridge University Press: Cambridge
- Strauss, A.L. and Corbin, J. (1990) *Basics of qualitative research: Grounded theory procedures and techniques*, Sage: Newbury Park: CA
- Strauss, A.L. and Corbin, J. (1998a) *Basics of qualitative research: Techniques and procedures of developing grounding theory*, Sage:Thousands Oaks: CA
- Strauss, A.L. and Corbin, J. (1998b) 'Grounded theory methodology: An overview'. In N.K. Denzin and Y.S. Lincoln (eds.) *Strategies of Qualitative Enquiry*, Sage: London, pp. 158-183
- Swedberg, R. (2000) *Entrepreneurship : The social science View*, Oxford University Press: Oxford. pp.25-37
- Swain, J. and French S (2008) *Disability on Equal Terms*, Sage: London
- Swain, J., French, S. and Cameron, C. (2003a) *Controversial issues in a disabling society*, Open University Press: Buckinghamshire
- Swain, J., Finkelstein, V., French, S. and Oliver, M. (2003b) *Disabling barriers – enabling environments*, Sage: London
- Symon, G. and Cassell, C. (1998) *Qualitative methods and analysis in organizational research: A practical guide*, Sage: London

- Taub, R.P. (1988) *Community capitalism*, MA: Harvard Business School Press: Boston
- Taylor, M. P. (1996) 'Earnings, independence or unemployment: Why become self-employed?' *Oxford Bulletin of Economics and Statistics*, 58(2), pp.253 - 266
- Taylor, D.W., Jones, J. and Boles, K. (2004), 'Building social capital through action learning: An insight into the entrepreneur,' *Education and Training*, 46 (5), pp. 226-35
- Thompson, N. (2006) *Anti-Discriminatory Practice*, 4th edition, London: Palgrave
- Thompson, J. L. (1999) 'A strategic perspective of entrepreneurship', *International Journal of Entrepreneurial Behaviour and Research*, 5(6), pp. 279-296
- Thornton, P. and Lumt, N. (2003) 'Employment policies for disabled people in eighteen countries: A review', *Social policy Research Unit*, University of York
- Thurik, R. (1999) 'Entrepreneurship, industrial transformation and growth'. In Libecap, G. D. (eds.) *The Sources of Entrepreneurial Activity*, JAI Press: Stamford, CT
- Thurik A. R., Carree, M. A., van Stel, A. and Audretsch, D. B. (2007) *Does self-employment reduce unemployment?* The Jena Economic Research Papers 2007, A joint publication of the Friedrich-Schiller-University and the Max Planck Institute of Economics, Jena, Germa: New York
- Tinklin, T., Riddel, S., and Wilson, A. (2002) 'Disabled students and multiple policy innovations in higher education: Report of the questionnaire survey of institutions', *Research Report*, Centre for Educational Sociology, University of Edinburgh and Strathclyde Centre for Disability Research, University of Glasgow [Online] [Accessed on January 23, 2010]
<http://www.ces.ed.ac.uk/Disability/Papers/QuestRep.pdf>
- Tocher, N., Oswald, S.L., Shook, C.L. and Adams, G. (2012) 'Entrepreneur political skill and new venture performance: Extending the social competence perspective', *Entrepreneurship and Regional Development*, 24(5-6), pp. 283-305
- Totterman, H. and Sten, J. (2005) 'Start-ups business incubation and social capital', *International Small Business Journal*, 23(5), pp. 487-511
- Townroe, P. and Mallalieu, K. (1993) 'Founding a new business in the countryside'. In Curran, J. and Storey, D.J. (eds.), *Small Firms in Urban and rural Locations*, Routledge: London

Turner, B.A. (1883) 'The use of grounded theory for the qualitative analysis of organizational behaviour', *Journal of Management Studies*, 20(3), pp. 333-348

UPIAS (1976) *Fundamental Principles of Disability*, Union of physically impaired against segregation: London

Urquhart, C. (2001) 'An encounter with grounded theory: Tackling the practical and philosophical Issues'. In Trauth, E. (eds.) *Qualitative Research in Issues and Trends*. Idea Group Publishing: Hershey

Urquhart, C. (2002) 'Regrounding grounded theory - Or reinforcing old prejudices? A brief reply to Bryant', *Journal of Information Technology Theory and Application*, 4, pp. 43-54

Urquhart, C. and Fernandez, W. (2006) 'Grounded theory method: The researcher as blank slate and other myths' In Struab, D. and Klein, S. (eds.) *Twenty Seventh International Conference on Information Systems*, Milwaukee

Urquhart, C., Lehmann, H. and Myers, M. (2010) 'Putting the theory back into grounded theory: Guidelines for grounded theory studies in information systems', *Information Systems Journal*, 20, pp. 357-381

Ventakaraman, S. (1997) 'The distinctive domain of entrepreneurship research: An editor's perspective', In J. Katz and R. Brockhaus (eds.), *Advances in entrepreneurship, firm emergence and growth* Greenwich, CT: JAI press. pp. 119 -138

Waddell, F. T. (1983) 'Factors affecting choice, satisfaction, and success in the female self-employed', *Journal of Vocational Behaviour*, 23 (Dec), pp. 294-301

Walls, R., Dowler, D., Cordingly, K., Orslene E. and Green, J. (2001) 'Micro enterprising and people with disabilities: Strategies for success and failure', *Journal of Rehabilitation*, In Wei-skillern, J., Austin, J. E., Leonard, H. and Stevenson, H. (eds.) *Entrepreneurship in the Social Sector*, Sage: London

Watkins, D. (1996) 'Building a practically useful theory of goal setting and task motivation', *American Psychologist*, 57, pp. 705-717

Watson, J. (1999) 'Starting Small and Renegotiation', *Journal of Economic Theory*, 85 (1), pp. 52- 90

Williams, J., and Mavin, S. (2012) 'Disability as constructed difference: A literature review and research agenda for management and organization studies', *International Journal of Management Reviews*, 14, 159-179

Webb, E.J., Campbel, D.T., Schwartz, R.D. and Secherest, I. (1996) *Unobtrusive measures : Non-reactive research in the social science*, Rand McNally: Chicago. pp. 123-124

- Weick, K. E. (1989) 'Theory Construction as disciplined imagination', *Academy of Management Review*, 14, pp. 516-531
- Weinrach, Stephen G. (1984) 'Determinants of vocational choice: Holland's Theory', In *Career Choice and Development*, In Ursula Delworth and Gary R. Hanson (eds.), Jossey-Bass: San Francisco, pp. 61–93
- Weiss, R. (1994) *Learning from strangers: The art and method of qualitative interview studies*, Chapter 1, 3, 4 and 5, Free Press: New York
- Wellner, A. S. (2005) *The Disability Advantage*, Gruner and Jahr USA Publishing: New York USA, 27(10), pp. 29-31
- Welter, F. (2011) 'Entrepreneurship: Conceptual challenges and ways forward', *Entrepreneurship Theory & Practice*, 35(1), pp. 165-184
- Wendell, S. (1996) *The rejected body: Feminist philosophical reflections on disability*, Routledge: London
- Wennekers, S., Van S. A., Thurik, R. and Reynolds, P. (2005) 'Nascent entrepreneurship and the level of economic development', *Small Business Economics*, 24 (3), pp. 293-309
- Westhead, P. (2005) 'Experience and cognition: Do novice, serial and portfolio entrepreneurs differ?' *International small business Journal*, 23(1). pp. 72-98
- Wickham, P. A. (1998) *Strategic entrepreneurship: A decision making approach to new venture creation and management*, Pitman Publishing: London
- Wickham, P. A. (2006) *Strategic Entrepreneurship*, 4th edition, Prentice Hall: London
- Wickham A. Philip (2001) *Strategic Entrepreneurship*, 2nd edition, Pearson Education Ltd.: UK
- Wilson, H.S. and Hutchinson, S.A. (1996) 'Methodological mistakes in grounded theory', *Nursing Research* 45(2), pp.122-124
- Witt, P. (2004) 'Entrepreneurs' networks and the success of start-ups', *Entrepreneurship and Regional Development*, 16(5), pp. 391- 412
- Wheeler P. and Danieli, A. (2006) 'Employment policy and disabled people: Old wine in new glasses?' *Disability and Society*, 21(5), pp.485-498
- Wheelock, J., Oughton, E. and Baines, S. (2003) 'Getting by with a little help from your family: Toward a policy-relevant model of the household', *Feminist Economics*, 9(1), pp. 19-45

Whetten, D. A. (1989) 'What constitutes a theoretical contribution?' *Academy of Management Review*, 14, pp. 490-495

Whyte, W. (1953) 'Interviewing for organizational research', *Human organization*, 12(2), pp.15-22

Wong, R. Sin-Kwok (1992) 'Vertical and no vertical effects in class mobility: Cross-national variations', *American Sociological Review*, 57(June), pp.396-410

WHO (2001) World Health Organization, *World Health Organization: International classification of functioning, disability and health*, WHO report: Geneva

Wood, C. (2012) *For disabled people the worst is yet to come...Destination unknown: Summer 2012*, Demos:London

Woodhams, C. and Danieli, A. (2000), 'Disability and diversity - a difference too far?' *Personal Review*, 29 (3), pp.402-416

Woods, L. (2003) 'Commentary: Grounded theory explained', *Nurse Researcher*, 11(2), pp. 122-124

World Report (2012) World Population Prospects The 2012 Revision, *Key Findings and Advance Tables* [Online] [Accessed on 14 November, 2012] <http://esa.un.org/wpp/documentation/pdf/WPP2012%20KEY%20FINDINGS.pdf>

World Bank Report (2004) *Poverty reduction strategies: Their importance for Disability*. [Online] [Accessed on 23 March, 2011] <http://siteresources.worldbank.org/DISABILITY/Resources/280658-1172608138489/PovertyReductionBonnell.pdf>

Wright, B. A. (1960) *Physical disability: A Psychosocial approach*, Harper Collins: New York

Wright, T. J. and Leung, P. (1993) 'Meeting the unique needs of minorities with disabilities: A report to the President and Congress,' National council on disability, Washington DC, USA

Yetim, N. (2008) 'Social capital in female entrepreneurship', *International Sociology*, 23(6), pp. 864-885

Yin, R. K. (1994) *Case Study Research Design and Methods*, 2nd edition, London: Sage

Yin, R. K. (2002) *Case Study Research Design and Methods*, Applied Social Research Methods Series, 5, pp: 22-26, California: Sage

Yunus, M. (1989) 'Grameen bank: Organization and operation,' In Levitsky, J. (eds.), *Microenterprises in developing countries*, Intermediate Technology Publications: London [Online] [Accessed on 21 April, 2013]
<http://www.villagebanking.org/site/c.erKPI2PCloE/b.2394157/k.8161/>

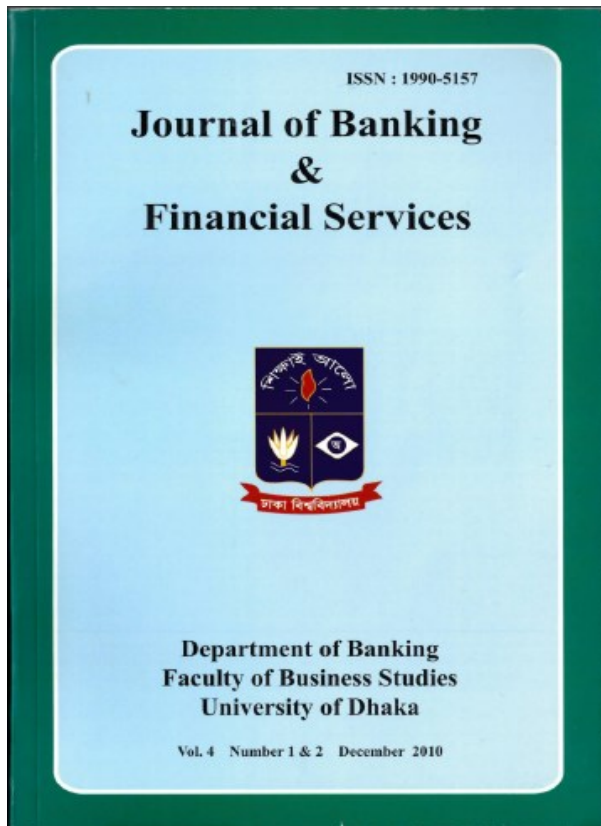
Yunus, M. (2006) 'Social business entrepreneurs are the solution'. In Nicholls, A. (eds.) *Social entrepreneurship: New models of sustainable social change*, pp. 39- 44, Oxford University Press: London

Yunus, M. (2010) 'Building social business- The new kind of capitalism that serve's humanity's most pressing needs', 1st edition, Public Affairs: New York

Zahra, S. and Dess, G. (2001) 'Entrepreneurship as a field of research: encouraging dialogue and debate', *Academy of Management Review*, 26(1), pp. 8-11

Zimmerman, D. J. (1992) 'Regression toward mediocrity in economic status', *American Economic Review*, 83 (June), pp. 409-429

Appendices



102

Journal of Banking & Financial Services

the working age disabled entrepreneurs' increased levels of resources are being translated into significant economic gain.

Entrepreneurial career or self-employment¹ options for disadvantaged people (i.e. people with disabilities) are not an unattainable aspiration in practical consideration, due to the fact that many disabled people have their own business in the whole world. Previous research has shown that statistical tests have demonstrated a highly significant association between disabled status and career choice (Burchardt, 2002; Noakes, 2006). Empirical research shows that entrepreneurs with disabilities succeed to roughly the same extent as non-disabled entrepreneurs (Larsson, 2006). It is well established that most of the research carried out in the entrepreneurship field is from the perspective of business venture performance. On the other hand, the content or the ownership of capital resources in terms of the human, social and financial capitals of disabled entrepreneurship has not been widely explored in the existing literature. So, an attempt has been made in this study to close the gap between disability and entrepreneurship.

The study of "disabled entrepreneurship" (DE) started in the UK in the 1990s, and is therefore relatively new. Consequently, the viability of disabled entrepreneurship (DE) has not been broadly tested in the field of social science and business (Pavey, 2006). In the beginning, research into disabled entrepreneurship demonstrated that creating entrepreneurs from the disabled population for start-up in business required a high level of investment due to the fact that people with disabilities are highly vulnerable (Gartner, 1988). Other researchers have argued that disabled people have experienced disempowerment and economic exclusion because this section of the population are largely invisible, and are ignored and excluded from mainstream development (Burchardt, 2003). However, despite individual and social impediments, the present decade has seen a rapid rise in the number of businesses owned by disabled people in the UK as a result of encouraging economic inclusion of disabled people in business. Some scholars in entrepreneurship may argue that trying to become self-employed is not the most interesting entrepreneurial behaviour. Rather, they state that the most important entrepreneurial behaviours come from different psychological and self-efficacy factors (Murray et al., 1982). However, starting a business and entering into self-employment is, in most cases, the first step in an entrepreneurial career, and self-employment intentions determine actual entry into entrepreneurship (Parker, 2004).

This study is to relate the resource-based view (RBV) to the disabled entrepreneur's propensity to start up business in the UK. With this in mind, an investigation is made as to whether or not the resource-based view can explain the difference in the propensity to start up business between the disabled self-employed and other sections of the population. To address this, data from the British Household Panel Survey (BHPS) has been tested and analysed. In accordance with the BHPS, distinguishable groups of the population have been selected; the 'disabled self-employed', the 'disabled employed',

¹ This study uses the terms "self-employed", "entrepreneur" and "business owner" interchangeably.

1. Appendix 1: Article 1

104

Ro

Volume 04, Number 1 & 2 December 2010

Research Quo

Within most e theories assum carried out as disabled entre resource gathe itself has been increase our advantages by order to enhan A number of highlighted se have focused particular. Co people are se businesses the process of act along with the the advice an entrepreneur d

Identifying a become a ma consistently the impact bei 1999; Kidd et negative effec Ti 2005). The en the influence be the impact of ho the labour ma re employment i ab and less than l such as exper no however argu th are unable to be

Is Entrepreneurial Process as a battle for Capital Resources for the Disadvantaged Entrepreneur?

Naheed Nawazesh Roni^{*}

Abstract: Entrepreneurship for the disadvantaged entrepreneur is now a significant concern from a number of different policy perspectives in all economies: promoting entrepreneurship among the disadvantaged groups, preventing social exclusion, and narrowing the gap in employment rates between poor people and the rest of the population of the country. A number of studies of disabled people's employment have highlighted self-employment could be an important source of paid work but very few have focused specifically on entrepreneurial propensity with resources-based view (RBV). Consequently, although it is clear that a significant proportion of disabled people are self-employed in many countries, little is known about who they are, what kind of resources they have, and the earnings they derive from entrepreneurship process. The association between entrepreneurship and disability still is uncertain. Moreover, the disabled entrepreneur's level of ownership of capital resources in the form of human, social and financial capitals in their own business is unclear. With this in view, there is a need to investigate the relationship of capital resources and the self-employed disabled for developing a better entrepreneurship economy. This paper is exploratory in nature, takes a positivist stance, and aims to add explanatory knowledge to the field of disabled entrepreneurship at the UK which could be also supportive for new policy entrepreneurship research in the field Bangladesh in near future.

Key words: Disabled entrepreneurship, RBV, self-employment, disability.

1.1. Introduction

The importance of resource-based theory to business outcomes is well-established in the relevant literature (Barney 1991; Priem & Butler 2001; Rouse & Jayawarna, 2007). Access to and engaging with a resource accumulation process of well-connected others can have an impact on a disabled entrepreneur and his or her business, access to finance and other resources, and can even play a role in the growth of the firm. This study found that disabled entrepreneurs are not a significantly different group when compared to the non-disabled entrepreneur group, and the disabled working-age population in the UK. Therefore, the propensity to starting and operating their business with the same capabilities of ownership in human, social and financial resources. It is not only favourable for them, but also relevant for policy makers to improve the outcome or performance of disabled-owned business firms. It must be remembered that the vast majority of disabled-owned firms are in small sector industries (in terms of savings and income level), so the opportunities arising from the effective use of different resource capital should be available for disabled entrepreneurs. Despite this, firms owned by disabled entrepreneurs still under-perform when compared to those of non-disabled (Burchardt, 2003; Noakes, 2006). The most important finding come out in this study the higher income of the disabled working age population. This research is established that

Roni. Is Entrepreneurial process as a battle for Capital

f Dhaka.

103 : UK. Questions . manage? What or people living neurs? Are there support services

and 'the disabled working-age group'. Another pertinent group has also been selected for the analysis - the 'self-employed non-disabled group' - to assess whether there is any significant difference between the disabled and non-disabled population groups. It could be said that this study is a modest beginning as regards disabled entrepreneurship in the UK.

Insights from resource-based views (RBV) theory are in line with other major findings when it comes to the significant impact from human, social and financial capitals. They point to the indications that entrepreneurial performance is greater from those who begin with more financial, physical, or social resources, than from those who start with a very low resource base. It is therefore important to assess the ownership of real capital resources bases and not only the perceived resource bases. However, the resource demands for disabled entrepreneurs are in general significant, and resources may be harder to obtain for them than for non-disabled entrepreneurs. This may include resources within all the afore-mentioned resource categories; human, capital and financial resources. As we have already seen, research argues that disabled people with a lack of resources have competitive disadvantages due to various reasons (Noakes, 2006). In some cultures, due to prejudice, superstition and so forth, being disabled can result in consumers not wanting to contract products or services from disabled entrepreneurs (Handojo, 2004). Therefore, it is clear that being disabled is a competitive disadvantage when a disabled entrepreneur faces competition from non-disabled entrepreneurs. Nevertheless, the resource deficit as it is perceived by others may not reflect the real resource constraints associated with disabled entrepreneurs. The well-known resource-based theory which has been widely used in business studies, is adopted in this study to explain the relationship between disability and entrepreneurship. Thus, this research is about investigating the relationships between capital resources and disabled self-employed people.

1.2. Objectives of this paper

This paper is exploratory in nature. The aim of this research project is to relate the resource-based view (RBV) to propensity to start up business for the disabled entrepreneur in the UK, and to identify the relationship between capital resources with disability and entrepreneurship. This study seeks to address the question as to whether the 'decision to go self-employed could be a favourable one for disabled people. Specifically, this study seeks to ascertain whether or not RBV can explain the difference in the propensity to start up business between the disabled self-employed and three other groups of the population: the self-employed non-disabled, the disabled employed, and the 'disabled working-age. Thus research seeks to assemble the following objectives:

1. To investigate the levels of ownership of capital resources with regard to propensity to start entrepreneurship process for people with disabilities/disadvantaged people.
 2. To examine the applicability of resource-based views to explain the disabled population's propensity to business venture.
- regarding entrepreneurship is still in the early stages, although it has been expanded and connected with a number of other disciplines. As a result, it is fragmented and there is a low level of convergences (Gregoire et al., 2006). Nevertheless, a direction for future research has been suggested to address this limitation - "this interrelatedness (of entrepreneurship research) highlights the growing recognition of entrepreneurship scholars to borrow from others and develop influential research agendas" (Schildt et al., 402). The well-known theory of human capital which has been widely used in social

propensity, from

ber of different artaged groups, between disabled loyment - given people, since the Moreover, self-d discriminatory examined the specifically with e social security and Eardley and d White (1996) ties analysed the

illy lack capital dingly, disabled due to increased ry goods for the so on. In some t in a marketing or services from may well be a t from their non-d by others may entrepreneurs. It is ly the perceived entrepreneurs are

start their new loyment (Carter has defined self-ge weekly hours emal reasons for n organisational nity, relationship ie study reported loyed, and entry s an intentional or. and training

programs (as part of human capital), thus capital resources may influence the individual's decision to become self-employed.

There exists a range of factors motivating people to enter self-employment. A study (Taylor, 1996) regarding the different factors to be considered prior to self-employment, found that the self-employed attach more importance to using their initiative and to the nature of the work in which they are involved. Furthermore, they are attracted by the expectation of higher earnings compared to organisational employment (in comparison, those who rated job security highly prefer organisational employment). Those entering self-employment from long-term unemployment are more particular about the sort of work they want and have a higher reservation wage than those entering employment (Bryson and White, 1994; Kellard and Middleton, 1997).

A recent qualitative study of more than 100 people entering self-employment from unemployment (DWP, 2006) found that some positive or 'pull' factors, such as independence, self-fulfilment and realising a particular goal were important. For others, however, it was a combination of 'push' factors, due to age discrimination, disability, ill-health, childcare responsibilities, or being unable to get a position as an employee due to high unemployment levels. Some had both positive and negative reasons for entering self-employment.

There were more positive than negative reasons for self-employment, and the key motivating factor given was the opportunity to become one's own boss (Crowley and Bainton, 2000). Interestingly, financial factors including job security, as well as job stability and making more money than in employment were also seen as important for self-employment (Crowley and Bainton, 2000). It was revealed that men were more likely to become self-employed due to difficulties in the labour market, while for women flexible hours and easier childcare were important. Interestingly, only half of lone parents mentioned childcare issues as a reason for entering self-employment, and younger people were more likely to become self-employed. Those who were most positive about self-employment had more opportunities in the wider labour market. Although motivating factors differed, it is interesting that few people enter self-employment as a last resort.

Self-employment therefore has different objectives according to different policy interests. This may include self-employment as a local regeneration strategy for deprived areas, self-employment as an economic development strategy (for example, through encouraging overseas trading), self-employment as a welfare-to-work strategy for unemployed people, or self-employment as an active labour market measure to assist particularly disadvantaged groups, such as disabled people, older people or ex-offenders, to re-enter the labour market. Each policy objective requires different policy interventions and different measures of success in terms of outcomes (Joans et al., 2006).

It could be said that a number of individual characteristics appear to influence propensity towards self-employment. These include: gender, age, ethnicity, disability and health status, marital status and household circumstances, educational attainment, employment

training courses, and lack of awareness of the kinds of financial support and advice available (Logan et al., 2008). It reports that establishing disabled people in self-employment could be a lengthy process, and that providing a route to secure business loans is important.

In defining disabled entrepreneurs, there have been some interesting debates. Scuse & Goffy (1980) suggest that the "entrepreneur may be more likely to emerge from those groups in society which are deprived or marginal, i.e. groups which are discriminated against, persecuted, looked down upon or exceptionally exploited". Some research looks at entrepreneurs in the context of being 'deviant' or 'marginalized' characters. Shapero (1975) addressed the issue of the entrepreneur as being a displaced person. This corresponds with what is called the social marginality theory put forward by Stanworth and Curren (1976), who suggest that the perceived incongruity between an individual's prodigious personal attributes and the position he or she holds in society might force them to become entrepreneurial. Hagen (1962) suggests that there where the behaviour of a group is not accepted or where a group is discriminated against, then a psychological disequilibrium would occur. This might drive a person of an enterprising disposition to compensate for these shortcomings. Thus, it is important to note that disabled people may indeed be more likely to start a new venture than their non-disabled counterparts.

A relatively small sample study (Handojo, 2004) suggested that the characteristics of sincerity and determination are higher amongst entrepreneurial disabled people when they are compared to non-entrepreneurial disabled people. It was not empirically compared but was nevertheless subjectively found that disabled entrepreneurs have exceptional stocks of human capital characteristics such as imagination, optimism, self-confidence, perseverance, honesty, and determination, all of which are vital on the route to becoming self-employed or entrepreneurial (Wheeler, 2006). Other research in rural areas found that UK disabled entrepreneurs are older, have lower educational qualifications, have been self-employed for longer periods of time, are less likely to be in professional occupations, work fewer hours, have lower levels of start-up capital, have lower incomes, are regionally similar, and no significant differences in ethnicity were observed (Wheeler, 2006).

1.5. Resource-Based View (RBV)

It is relevant to briefly review the key discourses of the resource-based view (RBV). The resource-based view helps to explain the conditions under which a business's resources will provide it with a competitive advantage (Barney, 1991), and are valuable in helping to improve a firm's efficiency and effectiveness. Resources are generally defined as "all assets, capabilities, organisational processes, firm attributes, information, knowledge, etc. controlled by a firm" (Barney 1991).

In contrast with the emphasis on external emphasis and analysis in traditional organization economics (Bain, 1959), the RBV lays emphasis on the internal analysis of the differences in resource endowments across firms (even within the same industry), and

history, knowledge and experience of self-employment, and attitudes and motivation towards employment and self-employment. But, it is relatively unknown whether disability influences entry into self-employment.

Considering the demography of the disabled population, disabled people constitute a more heterogeneous group than women and ethnic minorities in the world. To put it another way, establishing the proportion of population based on gender or cultural identity is less problematic than establishing the proportion of population made up of 'disabled entrepreneurs'. The manifestation of disability can take many forms identified in terms of psychobiological and functional distinctiveness. So, disability can vary in terms of type, severity, and stability (be it temporary or permanent). Environmental characteristics like social, political and cultural can also play an enabling or an obstructive role; the same individual who is severely disabled in one environment can be much less so in another. Attempts to accurately measure the size of the disabled population is therefore difficult to measure in the face of so many variables. However, this study does not engage the ownership of different types of disabilities (e.g. level of impairment of disabled entrepreneur) but considering the model of disability - how people perceive about it.

1.4. The term "Disabled entrepreneur"

Little previous research has been published regarding disabled people and self-employment. The 2001 Small Business Service Household Survey of Entrepreneurship indicated that 12 per cent of respondents were self-employed, and reported that they had a health problem or disability which limited their ability to carry out their work (Shurty, Lomax and Vyakarnam, 2002). These percentages were higher than amongst the non-disabled respondents. Further analysis by the SBS survey indicated that the apparent difference in the probability of a disabled or a non-disabled person considering self-employment was in fact due to other characteristics such as age and educational qualifications. A study of gender differences in self-employment, using the British Household Panel Study, found that self-employed respondents were more likely than employees to report that their health limited the type or amount of work they could do, and that this difference was particularly marked for women (Cowling and Taylor, 2001). This suggests that females represent a higher proportion of the entrepreneur population than they do the employed population.

A small number of studies have concentrated on the support available to disabled self-employed people and would-be entrepreneurs, including training, advice and financial assistance. In a study of the provision made for disabled people by the London Training and Enterprise Council, staff reported that they received very few enquiries from disabled people regarding self-employment (Floyd, 1995). Advertisements for training courses did not mention any arrangements that could be made to accommodate the needs of disabled people, and there was no active strategy for attracting disabled clients. Disabled people themselves reported confusion about benefit entitlement and taxation, fears about their ability to cope with form-filling and book-keeping, worries about inaccessibility of

explains how these differences can be a source of sustainable competitive advantage (Barney, 1986, 1991; Wernerfelt, 1984). Resources contribute to such performance advantages owing to the fact that they are valuable, rare, costly to imitate, and non-substitutable. The extent of their value is context-dependent (Barney, 2001; Conner, 1991; Priem & Butler, 2001), and determined in relation to such conditions as business strategy and external environments (Priem & Butler, 2001). In presenting the resource-based view (RBV), Barney (1991) classifies a firm's resources into three categories: (i) Human capital resources, including experience, training, skills and relationships amongst managers and workers; (ii) Physical capital resources, including physical technology and geographical location; (iii) Organizational capital resources, including the formal and informal planning of the firm and its environment. However, in relation to entrepreneurship, there is a tradition of focusing on three forms of capital resources: human, social and financial (Rouse and Jayawarna, 2007). Since this study links capital resources to the disabled, it is pertinent to explain their content, which will be done in the following section.

ii. Human capital

Human capital can be defined as "individual capabilities, knowledge, skills, and experience" (Dess et al. 2007: 118). There are also other aspects of human capital (HC), such as, age, ethnicity and gender (Becker, 1964). A number of studies have investigated the relationship between human capital and business performance. The influence of human capital on the survival chances of newly-founded businesses has been identified in the research of by Bruderl et al. (1992), in which 1,849 founders of business in Germany were surveyed. The conclusion was that those who possess a high stock of human capital are "in a better position to identify promising business opportunities and to set up firms with high survival prospects" (Bruderl et al., 1992:238).

However, Rikowski (2001) takes a different view, seeing human capital as the contemporary capitalist formulation of the capacity to individual. This view maintains that those who have more business education and management experience, are opportunistic and utilise external advisors, are more likely to be successful. Furthermore, evidence from a study in Sweden shows that general human capital influences new firms' chances of survival and growth (Cooper et al., 2000). Hancock (2001) placed human capital at the centre of the overlapping domains of social, ecological and economic capital, viewing it as an embodiment of the characteristics of healthy, well-educated, skilled, innovative and creative individuals who are engaged in their communities and participate in governance. The results also showed that human capital has a positive effect on entrepreneurial activity. In addition, human capital such as education and business management experience are the most influential determinants when it comes to the survival and growth of new business (Pena, 2004 : 234).

The relationship between educational attainment and self-employment is complex, with polarisation existing between highly qualified individuals, and those with low educational

attainment and/or relatively few qualifications (Bryson & White, 1996). The research also suggests that the likelihood of success amongst movers into self-employment from reliance on benefits is significantly lower than for those with higher qualifications. Furthermore, the effect of having a degree is statistically significant, literally doubling chances of survival (Meager et al., 2001). It can therefore clearly be seen that there is a distinct correlation between academic qualifications and self-employment.

In previous research regarding the self-employed population as a whole, age at the start of self-employment is a strong predictor of survival (Knight and McKay, 2000; Bryson and White, 1996). Specifically, younger people are less likely to achieve sustained self-employment than older people. For males entering self-employment from long-term unemployment, the self-employment exit rate rises with age, although it appears to have no significant effect on non-survival rates (Bryson and White, 1996), which is not necessarily the same as self-employment non-survival. This study links human capital theory with the disabled population's propensity to start up business.

ii. Social capital

Social Capital can be defined as "the network of relationships that individuals have with the stakeholders" (Dess et al., 2007). According to McFlory et al. (2006) there are five major forms of social capital: "trust, beliefs, norms, rules and network".

Historically, most studies using the social capital concept as part of a general theoretical strategy argue that unlike physical and human capital "social capital inheres in the structure of relations between actors and actors" (Coleman, 1998). Network structures, size and relationships, in essence, are important when it comes to the construction of social capital. Such relationships could be family, friends, casual relationships and even contact with strangers, all providing rich resources in terms of knowledge, information and support" (Taylor et al., 2004). It can be expressed differently according to the economic view of capital, in which emphasis is laid upon the importance of physical and financial capital being imputed directly into the production process, the possession of useful contacts such as potential and existing suppliers, buyers and business advisors, and having the ability to utilise and expand these contacts, all of which can be extremely valuable capital to businesses. Moreover, Coleman (1988) stresses the social structure of such capital; compared to human capital, which consists of individual's knowledge, skills, and experience, social capital is less tangible "for it exists in the relations among persons" (Coleman, 1988: 100). Recalling the influential work on social capital theory (Coleman, 1988), social networks are where social capital is embedded and where interactions occur through relationships. The close connection between human and financial capital, and business performance is implied in Putnam's (2000) work.

"the core idea of social capital theory is that social networks have value. Just as a screwdriver (physical capital) or a college education (human capital) can increase productivity, so too social contacts affect the productivity of individuals and groups...social capital refers to connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them." (Putnam, 2000 : 18-19)

financial capital than others. Which begs the questions - what other capital resources do these disabled entrepreneurs have that can help to nurture their business? And are these resources effective in their propensity to start up business?

1.6. Method of analysis

The objective of this study was to relate the resource-based view (RBV) to propensity to start business for the disabled entrepreneur in the UK. In order to address this objective the ANOVA results specify whether or not significant statistical differences exist between two groups of the population (e.g. disabled entrepreneur vs. non-disabled entrepreneur, disabled employed vs. disabled entrepreneur, and disabled entrepreneur vs. disabled working-age population). The mean values were taken to evaluate the differences between groups in order to check the stock of capital resource ownership under RBV.

The second part of analysis has been executed by Bivariate analysis, which is concerned with the analysis of two variables at a time in order to uncover whether or not the two variables are related. This analysis explores relationships between variables, which means it searches for evidence that the variation in one variable coincides with variations in another variable. A variety of techniques are available for this analysis depending on the nature of the variables where this study has taken 'Spearman Correlation Test' from the SPSS. This study follows ethical considerations in using the UK data archive.

The formation of the following representative sample of population is followed by searching the value labels of variables from BHPS 16 waves. Population representation has been identified by the dichotomous answer on the specific variables and then re-grouped in order to make the appropriate representation of the required population. One way ANOVA Analysis has been carried out to identify the level of distinction among three different BHPS population mainly the disabled entrepreneur representative (group-1), the non-disabled entrepreneur representative (group-2) and the disabled employed (working age) representative (group-3). The other pertinent population group has also been taken into consideration for the analysis and the comparison that is working age disabled with employment and unemployment (group-4, group-5).

All of these groups have been in a sampling frame from BHPS survey (wave-16) to investigate whether or not the resource based view (RBV) can explain the difference between the propensities to start entrepreneurial activities. Among all of the variables, experience variable from human capital, group membership from social capital variables and income variable from financial capital have got the significant difference between the first three groups. Surprisingly, no other statistical significant mean difference among these three groups in terms of age, education, group activities, parents' occupation, social class, savings and investment. But, the high statistical significant difference showed in disabled self-employed group and disabled working age group in terms of human, social and financial capital.

There exists two streams of social capital networks; one is 'internal' and the other is 'external'. The internal network explores the bonding perspectives - "the impact of a collective's internal ties and the substance of the network relationships within the collective" (De Carolis and Saparito, 2006). The external network concept of bridging social capital focuses on individuals and their network relationships. In other words, the individual within the social network uses the resources they can access via their social ties to benefit in their businesses. Thus, the entrepreneur cannot be seen as separate from his or her social life, indeed the social relations of the entrepreneur are necessary for the effective economic functioning of his or her work (Dubini and Aldrich, 1991). The author of this research aims to apply this perspective to the disabled. Due to the limited resources of this project, it focuses on the network and social life (parents, social class and so forth) aspects of social capital in order that the disabled entrepreneur is viewed as an economic resource that also possesses social functions.

iii. Financial capital

A recent study has shown that financial capital "has a direct and significant effect on the chances of start-up and success" (Jayawarna et al., 2007). Start-up and entry to self-employment are synonymous and related to business finance; moreover, the success or failure of a business or a self-employed entity is dependent on finance. There are four perspectives of business growth critical to entrepreneurial success (Mintzberg, 1979); financial growth, strategic growth, structural growth and organizational growth. The potential for these growths are the fundamental criteria to justify entrepreneurial ventures. However, these growths can only be enabled if a certain amount of resources are invested in the business. Cash, overdraft facilities, loans, or investment capital are possible financial capital resources (Wickham, 2001). It is argued by Honig (1999) from a purely economic perspective that successful firms should realize an evident return on capital invested as operating profits including income, savings and investment. Therefore, unlike human capital, which is measured according to the entrepreneur's tangible and intangible resources, from an economic point of view, a propensity to self-employment can also be measured in terms of tangible figures, such as savings or investment.

The SBS 2001 survey found disabled people were similar to the population as a whole in terms of the business skills and knowledge they demonstrated, but were less likely to know where to find start-up funding. Lacking in sufficient funds is one the fundamental barriers for disabled entrepreneurs to business growth (Bichard and Thomas, 2008). Moreover, they have less access to personal investment or bank loans and have more barriers to overcome in establishing their own business and sustaining business growth. A previous study by Astebro and Burchard (2005) pointed out that a high level of human capital relaxes financial constraints. Questions then arise regarding the opportunities for disabled individuals who may have limited access to finance. According to a report from the DTI (2005) regarding the improvement of access to funding for small businesses, one of the major barriers to entrepreneurial activities is difficulty in obtaining finance. Furthermore, the report suggests that entrepreneurs in disadvantaged groups have less

In the Bivariate analysis (Spearman rho = ρ correlation test) some variables showed significant associations between the variables within the specific group. This test has been conducted for identifying the future entrepreneurial behaviour from the disabled employed or unemployed group. For the comparison and discussion the pattern and prediction the propensity to start business the relationship between the variables, the non-disabled employed group has been taken in Bivariate analysis. From the disabled employed group, the 'intention' and 'expectation' of start to own business showed strong correlation with all job satisfaction variables, but no significant association showed to 'chance of start of own business' variable with all job satisfaction variables. It was expected that, the chance of propensity to start self-employment showed negative value but was not statistically significant.

Table 1: "Disabled Entrepreneur vs. Non-disabled Entrepreneur"

Capital Resources	Variables	Disabled Entrepreneur N=121 (Group-1)	Non-disabled Entrepreneur N=1040 (Group-2)	ANOV A F	Sig.
Human Capital	Age	37.34 (21.948)	37.78 (22.694)	.042	.837
	Education	3.74 (1.109)	3.687 (1.192)	.194	.660
	Experience	1.50 (0.512)	1.295 (0.457)	3.840	.051*
Social Capital	Group Membership	4.02 (1.472)	4.28 (1.262)	4.117	.043**
	Group Activities	3.73 (1.438)	3.69 (1.383)	.105	.746
	Parents in Self-employed/Business	0.1638 (0.436)	0.155 (0.408)	.051	.822
	Average Social Class	28.82 (20.796)	26.985 (18.427)	.587	.444
Financial Capital	Income	21969.54 (20849.419)	21163.11 (21765.16)	.127	.722
	Savings	1.47 (0.818)	1.53 (0.654)	.831	.362
	Investment	.54 (0.501)	.52 (.500)	.097	.755

Group 1 = Disabled Entrepreneur

Group 2 = Non-disabled Entrepreneur

Values given are mean value. The values within parenthesis are standard deviation and ANOVA statistics were considered significant at * $p < 0.10$, ** $p < 0.05$ and *** $p < 0.01$ levels.

Table 2: "Disabled Entrepreneur vs. Disabled employed"

Variables	Disabled Entrepreneur (N=121) (Group-1)	Employed Disabled (N=617) (Group-2)	ANOVA F	Sig.
Human Capital				
Age	37.34 (21.948)	38.97 (23.015)	518	.472
Education	3.74 (1.109)	3.81 (1.20)	1.123	.290
Experience	1.50 (0.512)	1.21 (0.651)	9.157	.003***
Social Capital				
Group Membership	4.02 (1.472)	4.33 (1.251)	5.276	.022**
Group Activities	3.75 (1.438)	3.84 (1.307)	.543	.461
Parents in Self-employed/Business	0.1638 (0.416)	0.12 (0.350)	1.384	.240
Average Social Class	23.82 (20.796)	27.21 (18.935)	.401	.527
Financial Capital				
Income	£1969.54 (20849.419)	£1798.93 (10957.610)	11.859	.001***
Savings	1.47 (0.818)	1.52 (0.573)	.507	.477
Investment	.54 (0.501)	.51 (.499)	.001	.980

Group 1 = Disabled Entrepreneur

Group 2 = Employed Disabled

Values given are mean value. The values within parenthesis are standard deviation and ANOVA statistics were considered significant at *p<0.10, **p<0.05 and ***p<0.01 levels.

Table 3: "Working age Disabled Entrepreneur vs. Not self-employed working age disabled"

Variables	Working age disabled Entrepreneur N=101 (Group-4)	Working age disabled N=758 (Group-5)	ANOVA F	Sig.
Human Capital				
Age	36.34 (19.948)	40.74 (12.799)	12.312	.001**
Education	4.74 (1.129)	4.88 (1.347)	2.317	.026**
Experience	1.75 (0.572)	1.389 (0.502)	3.776	.043**
Social Capital				
Group Membership	4.12 (1.462)	4.21 (1.389)	4.904	.048**
Group Activities	3.84 (1.418)	3.88 (1.385)	11.763	.002**
Parents in Self-employed/Business	2.89 (0.416)	1.884 (0.377)	7.660	.008**
Average Social Class	27.82 (20.596)	26.42 (18.398)	.712	.383
Financial Capital				
Income	£2969.54 (17849.419)	£4781.71 (8944.677)	165.813	.000***
Savings	1.43 (0.718)	1.39 (0.548)	1.571	.260
Investment	.51 (0.501)	.51 (.499)	.428	.579

Group 4 = Working age disabled Entrepreneur

Group 5 = Employed and unemployed working age disabled

Values given are mean value. The values within parenthesis are standard deviation and ANOVA statistics were considered significant at *p<0.10, **p<0.05 and ***p<0.01 levels.

* Official working age definition in the UK: 16-64 (for all people)

Table 4: Future entrepreneurial behaviour for the disabled people.

Group 3: Disabled Employed People Spearman's rho (p) Correlation Test

No.	Variables Name	1	2	3	4	5	6	7	8
1	Would like to start own business	1.00							
2	Expect to start own business	.528**	1.00						
3	Chance of start own business	-.0190	.040	1.00					
4	Job satisfaction: total pay	.082*	.034	.045	1.00				
5	Job satisfaction: security	.047	.041	.011	.342**	1.00			
6	Job satisfaction: work itself	.099*	.076	.038	.368**	.372**	1.00		
7	Job satisfaction: hours worked	.110**	.040	-.055	.406**	.347**	.469**	1.00	
8	Job satisfaction: overall	.085*	.046	.027	.493**	.467**	.693**	.581**	1.00

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

In the first Bivariate analysis, strong significant correlations at p<0.01 level were observed between intention to start own business and expectation to start business (p=0.528) and job satisfaction measured in terms of hours of work (p=0.110). The association between the intention to start own business and the entrepreneurs perception of the chances to start the business is negative and statistically not significant (at p<0.05 level). The negative chances to start own business can be explained in terms of the intention (would like to start business) of disabled employed person has strong significant correlation with the expectation and current job satisfaction of hours of working (at the significant level of 0.05). The future entrepreneurial behaviour could not predict since there were no significant correlation between the intention and chances of start business.

1.7. Discussion and Recommendation

There have been a number of examples of very young individuals successfully setting up their businesses (Oldfield, 1999). It has also been suggested that younger entrepreneur are possibly more likely to take more risks in an attempt to grow their business (Henry et al., 2003). This study showed that the self-employed disabled (i.e. disabled entrepreneur) people are in younger age than the other compared group of people. Therefore they can take more risk for their business which is important of entrepreneurial orientation. However, if age is measure of experience and possible wealth accumulation it could also

Among three human capital variables (age, level of education, experience) only the "experience" variable has the significant difference between these two different groups: (Group-1) and (Group-2) see table: 1. No significant difference between the groups was observed in other human capital variables (i.e. age and education) at p<0.10 level of significance. However mean comparisons revealed that self-employed with disabilities are relatively younger and educated than self-employed non-disabled.

Disabled entrepreneur are less likely to gain social group membership than non disabled counterparts and therefore has less social capital. Although statistically not significant (mean value of social group activities 3.75>3.69), self-employed disabled seems to be involved in more group activities, receiving the advantages of having a family business background and seems to be coming from higher social class than non disabled self-employed population.

With reference to the table: 1, surprisingly, no significance difference was observed in the mean income, savings and investment between the people in group-1 (self-employed disabled) and group-2 (self-employed non-disabled). Therefore, statistically it could not be possible to claim any difference between the two observed groups in relation to their financial capital. However, the results suggests that self-employed disabled population are making relatively higher income and possess higher investment than the non disabled self-employed population when mean comparisons were taken to compare the groups. However, disabled self-employed population is making comparatively less savings when compared to non-disabled self-employed population though difference was statistically not significant.

The highly significant mean difference have found in 'group membership works' between self-employed disabled and employed disabled group (F=5.276 at p<0.05, see table 2). This expresses that employed disabled people involved more membership works compare to self-employed disabled people. Other social activities, parents in business and social class did not indicate any significant difference between the group-1 and group-3. The statistical not significant result could explain the pattern of mean comparison (mean value of social group activities 3.76<3.84), employed disabled were more engaged in social activities and self-employed disabled seems to be coming from higher social class (mean value of average Social class 28.82>27.21).

The result indicates highly significant difference between the mean income of the two compared groups at p<0.01 with F=11.859 (see table 4.2). The mean income of the compared group disabled self-employed (group-1) and disabled -employed (group-3) were £21969.54 and £17198.93 respectively. This difference was straightforwardly indicated that self-employed disabled people have got more earnings or income that disabled employed people and statistically significant. But, in terms of other variables, savings or investment did not have any statistical significant difference between these two groups of population. Although not statistically significant the pattern of mean comparison of disabled all age population, savings was low (mean value 1.47<1.52) and investment was higher (.54>.51) for the disabled self-employed than employed disabled population.

be seen as a form of milestone which can trigger an individual towards self-employment (Gorman & Cunningham 1997:14).

The test did not show any significant difference (at any level of p value) of age and education in terms of human capital variables. Lee and Tsang (2001) state that most studies reported in the literature suggest a positive relationship between entrepreneur's prior experience and venture starting. This relationship has a direct influence in propensity to start business for all entrepreneurs. However, the pattern of mean result reveals that disabled self-employed are more educated and young than the employed disabled group of people though it was not statistically significant result.

This study set out to link and compare the resource-based views of disabled self-employed people in the UK, and focus on the resource-based ownership of different groups of disabled people in the identification of their propensity to start up their own business. It relates the resource-based view (RBV) to the UK disabled entrepreneur's propensity to start a business. In order to answer the research question, data from the last available wave of the British Household Panel Survey (BHPS) was examined. The sample of the study was a representative sample of UK households from the BHPS population. Human, social and financial resources have been selected and analyzed for this study. It was assumed that the higher the resources, the higher the resources they would subsequently be able to propensity to start self-employment. It was surprising that the typical disabled entrepreneur's propensity to self-employment correspond not to same level of human, social and financial capital when compared with the employed disabled, working-age disabled and self-employed non-disabled people.

Researchers investigating entrepreneurship from a social or demographic approach tend to focus on the effects of an individual's background, and include some analysis of the entrepreneur's family history, the education and occupation of the parents, their childhood experience, religion and culture, age at start-up (if business is already set-up), and his/her education and work experience. Historically, this approach is represented in the literature by Keats de Vries (1977), Collins and Moore (1970), Davids (1963), Gould (1969), Howell (1972), and Gaeavan and O'Connell (1994), among others. The outcome of these studies do not dominate the entrepreneurship field, however they do not take into account the individual and social model of disabilities in the performance of entrepreneurial orientation. In this study the difference in the ownership of different resource capital was evaluated in the lens of resource based view. The result of this study present there only in employment or self-employment experience, and social group membership activities, were shown to be a statistical significant difference. There was no statistically significant difference observed (except above two variables) between the self-employed disabled and non-disabled self-employed people in the UK. Since, this study uses the term self-employed and entrepreneur interchangeably, it can be said that, the ownership of different levels of human, social and financial capital can explain their propensity to start self-employment. It was surprising that, disabled entrepreneurs have more experience in employment or self-employment than non-disabled entrepreneurs.

The propensity of self-employment of disabled people can be explained under the following headings.

1.8. The capital resources of disabled entrepreneurs

In this study, in order to check the ownership level of capital resources, disabled entrepreneurs (self-employed disabled) were compared to non disabled entrepreneurs (non disabled self-employed) and non entrepreneur disabled (not self-employed disabled). The result shows the significant difference in experience and group membership variable among disabled entrepreneur and others groups. But in other capital resources, no statistically significant difference was observed. It explains that disabled entrepreneurs' holds the capital resource ownership as good as non disabled entrepreneur.

Though it was not statistically significant, this study found that disabled entrepreneurs are younger in age compared to other groups of people, including non-disabled self-employed or entrepreneurs. This could be linked to the fact that an important entrepreneurial trait is a willingness to take risks, which is a quality usually belonging to younger disabled. There have been a number of attempts in previous literature to establish a link between the entrepreneur's age and the performance of the particular venture in which s/he is involved (Floyd 1995; Bryson and White, 1996; Knight and McKay, 2000; Walker et al. 2007). While one might justifiably hypothesize that a more mature entrepreneur will have significantly more experience and thus be more likely to succeed, this study showed that the propensity to start business is more likely at a young age, and also relates to other research which suggest that the younger entrepreneur is more likely to take risks in order to grow their business (Henry et al., 2003). However, if age is a measure of experience and possible wealth accumulation, it may also be seen as a form of milestone which can trigger an individual towards self-employment (Gormin and Cunningham, 2007). There have been a number of examples of very 'young individuals' successfully setting up own businesses (Oldfield, 1999). So, aspiring entrepreneurs could take use early 'age' (young age) as a form of capital, when making decision about becoming entrepreneurs. Additionally, it is suggested by some industrial psychologists that full-time paid work leads to a stressful lifestyle, whereas the ability to work from home in a more relaxed, family environment has the added appeal of a better quality of life with unlimited future earning potential, despite lower financial rewards initially. The younger entrepreneurship revolution has been started in Britain since long. Despite the fact that a disability could be considered an issue, disabled entrepreneurs are represented in this group of young entrepreneurs.

Most studies have shown that in the past, entrepreneurs received very little formal education (Collins et al., 1964; Stanworth and Curran, 1971). However, more recent studies have indicated that entrepreneurs now tend to be better educated. As Caird (1989) and others, including Murray and O' Donnell (1982), have pointed out, uneducated entrepreneurs may well be a dying breed. This assertion is qualified, however; when looking at the effect of propensity to start venture has been very important for determining the size of the business - small, medium or big. Education

1.9. The resource-based environment for the disabled entrepreneur

The study found that the significant difference between disabled entrepreneur in working age and non-disabled in working age. The majority of research acknowledges that resource capital is important in terms of entrepreneurial growth; in other words, resource capital acts as a stimulus to development amongst entrepreneurs. But none of these researches acknowledges that resource capitals can explain the propensity to start self-employment. In terms of social capital, concurrence in recognition and a clear understanding regarding the entrepreneurial environment has created the social phenomena of disabled entrepreneurs participating in business. A few studies demonstrate that social recognition in the form of social group membership and activities will not only develop entrepreneurial spirit, but also encourage disabled people to engage in entrepreneurial activities (Scheufele et al 2000; Van et al 2003). Social capital acts as a boost to motivation, and thus increases the self confidence of the self-employed disabled. This will eventually increase their economic activities, and help disabled people to achieve a better socio-economic life.

Disabled entrepreneurship has the potential to succeed, provided that a supportive atmosphere exists. Key factors for entrepreneurial success are - social, economic, business, legal and political. This study has not identified the entrepreneurial environmental concept of self-employed disabled people. The study has not identified the business, legal and political environment necessary for disabled entrepreneurship. With regards to the current political environment, disability benefits in the UK are extensive. The socio-economic environment also influences the availability of employment for the disabled. Government policies aimed at achieving a certain level of social inclusion exist, however disabled entrepreneurs lack adequate information, communication and sponsorship. From a legal perspective, there are no comprehensive business laws regarding the disabled and entrepreneurship. Therefore, there is a need to build the confidence of disabled people wanting to start a new business with entrepreneurial career. In general, people's confidence can be developed by recognizing personal qualities, such as motivation, optimism, diligence, hard work, honesty and imagination; disabled people are no exception. By mentoring these personality resources in the form of human capital, individuals can be encouraged to grow in an entrepreneurial way.

1.10. Future entrepreneurial behaviour of the disabled

This research shows that the chances of starting self-employment are less for disabled people who are in employment and unemployment. This study found that the intention and expectations of starting a new business are positively correlated, but surprisingly, their chances are negative. This study showed that the intention to start a business is significantly correlated with the salaries and hours of work. If disabled employed people are satisfied with their salary and hours of working, they are more likely to start self-employment, considering the income and more flexible or less working hours. The findings shows that the disabled employed people's total pay, job security, work at itself, working hours and overall satisfaction are significantly correlated in the job satisfaction,

undoubtedly has a high positive effect on venture growth, and this study showed that education has an important effect on one's propensity to start up a business. A different perspective argued by Bolton & Thompson (2000) is that the positive effect of education on a potential entrepreneur is undermined by the influence of a risk-averse culture. While education may enhance the capacity for analysis and sound judgement, it has been claimed that it can also devalue flair and instinct, resulting in a diminution of entrepreneurial spirit. This appears to be consistent with the experience of disabled population. This study has found that the disabled working age group has less educational qualification and would therefore be deemed less likely to venture into self-employment.

The study found that the in terms of mean average the self-employed disabled are more educated compare in rest of the groups: non-disabled self-employed, disabled employed. But, statistical significant result found only in disabled working age group. However, the likely motivation for propensity to self-employment may be explained due to a high level of ownership in education. Hence, more educational qualified disabled people who suffer from the labour market discrimination are more likely embark upon self-employment. The discussion has focused on the suggestion that, due to unemployment, discrimination and underemployment, disabled people have a tendency to start up their own business.

Work experience is seen in this study as an important determining factor with regard to propensity to start up a business. It is assumed by many researchers that experience is also an important factor contributing towards entrepreneurial success. Propensity and success are two different areas of discussion. Entrepreneurial work experience in the same sector is an important factor for success. But this study showed that work experience in the form of employment and self-employment influence the propensity of disabled people to start up a business or self-employment. Disabled entrepreneurs have more likely to have more work experience than the non-disabled self-employed and disabled employed groups since this study found the statistical significant result.

The social approach is supported in this study, particularly where the entrepreneur is a person whose family background and other deprivations have been formative in shaping their desire to start their own business. From a sociological perspective, societal upheaval is considered to have considerable impact on the formation of new entrepreneurs. Indeed, societal disruptions which affect family life may influence the choice of non-traditional career paths (Hagen, 1982). If the entrepreneur's family does not seem to 'fit in' to society or is seen to be different, then their children may feel the need to create a new niche for themselves (Ket de Vries, 1996). But the result of this study shows inconsistent since average of working age disabled entrepreneurs come from relatively higher social class though the findings was statistically not significant. Some studies indicate that entrepreneurs are more likely to come from ethnic, religious or minority groups, whereas this study indicates that self-employed disabled people come from a very specific sector of society - a minority advantaged group of fortune members of the society or socially advantaged.

The initial findings indicate the different level of ownerships of capital resources in the disabled self-employed and disabled employed populations are less significant rather significant in the self-employed disabled in working age. The reason behind differing chances of starting a business for employed disabled people can be explained by the different level of human and social capital. It is surprising that, chances of entrepreneurial or self-employment careers are negative or apparently much lower for the unemployed disabled and non-disabled working age group. The problem could be the process or availability of financial capital for employed and unemployed disabled people could be the explanation for this difference. Thus, this study recommends that the financial capital is a strong indicator to encourage disabled entrepreneurship.

1.11. Conclusion

The existent literature regarding disability and entrepreneurship is fragmented due to the incomparability of findings from different studies in different countries. This study enhances comparability by adopting a resource-based view that has been tested, and will contribute to the research in the field of disabled entrepreneurship. This helps to bridge the knowledge gap that is identified in this study, namely, that the distinguishable factors of capital resource variables determine the pattern of entrepreneurial career choice for the disabled. Presently new forms of support are emerging in developed countries; voluntary and public sector organizations should be able to develop an entrepreneurial role for disabled people but the development of disabled-owned businesses is a topic needing further analysis and research. Furthermore, this study can be utilized to assist the Bangladesh Government policies, guidelines and procedures for making social development decisions in the disabled sector and social exclusion for economic participations. The disable population specification may be clearly included in the population census report of the Bangladesh. This inclusion will help in development of policy on disability enterprise research in Bangladesh. Many foreign donor agencies are helpful to cultivate and promote the disability research and they are seeking research proposal to develop in this field. So it is a good opportunity for the Bangladeshi researchers for the contribution of disability empowerment strategy in the country, since disability research is much untapped and infant in Bangladesh. From these perspectives, there are vast and sufficient scopes of research in the disabled entrepreneurship field in Bangladesh.

References

1. Arnold N.L., & Ipsen C., (2005) "Self-employment for People with Disabilities - Enhancing Services Through Interagency Linkages" *Journal of Disability Policy Studies*, Vol-15 (4), pp-231-239.
2. Alford S.H., Brown L.D. & Lott, C.W. (2004), "Social Entrepreneurship and societal transformation" *Journal of applied Behavioural Science*, 40(3), pp- 260-282.
3. Anderson, A. & Jack, S. (2002) "The articulation of social capital in entrepreneurial networks : a glue or a lubricant?" *Entrepreneurship and Regional Development*, 14, pp- 193-210.
4. Andolfatto, D., Ferrall, C. & Gorme, P. (2000) Human capital theory and the life-cycle pattern of learning and earning, income and wealth. Available online at <http://www.clevelandfed.com/gommes/lifecycle.pdf>

5. Bardsley, E., Jenkins, S., and Rigg, J. (2000) Disability, work and income: a British perspective. Institute for Social and Economic Research Working Paper 2000-36, Colchester: University of Essex.
6. Barnes, C. (1999) A working social model? Disability and work in the 21st century, paper presented at the Disability Studies Conference and Seminar, Edinburgh. Available online at <http://www.leeds.ac.uk/disability-studies/archive/edinburgh.htm>
7. Baum, J., Robert, P., and Baron, R. (2004) "The Psychology of Entrepreneurship", Lawrence Erlbaum Associates Publishers, Mahwah, New Jersey.
8. Bates, T. (1990) "Entrepreneurial Human Capital Inputs and Small Business Longevity", Review of Economic and Statistics Vol. 72(4), pp. 551-559.
9. Bates, T. (1995) "Self-employment entry across industry groups", Journal of Business Venturing, Vol. 10(3) pp. 143-56.
10. Baumol, William J. (1993) "Entrepreneurship, Management and the structure of payoffs", The MIT press, Cambridge, London.
11. Begley, T.W., Tan W. and Schoch, H. (2005) "Political-economic factors associated with interest in starting a business: a multi-country study", Entrepreneurship theory and practice, Vol. 29, No. 1, pp. 35-53.
12. Berthoud, R. (2003) 'Disabled people and jobs', *Benefit*, 11, 163-168.
13. Benton, T. and Croib, I. (2001) Philosophy of Social Science, Basingstoke, Palgrave.
14. Barney, J. (1991) Firm resource and sustained competitive advantage, *Journal of Management* 17(1) p. 39-120.
15. Blanchflower, David G., Oswald, A. J. (1998) "What makes an Entrepreneur?" *Journal of Labor Economics*, 1988, 16(1), pp. 26-60.
16. Blackaby D., Clark K., Drinkwater S., Leslie D., Murphy P. and O'Leary N. (1999) *Earnings and Employment Opportunities of Disabled People*, Department for Education and Employment, Research Report No. 133, Nottingham.
17. Bryman, A. (1998) "Quality in Social research", Unwin Hyman, London.
18. Bouchikhi, H. (1993) "A constructive framework for understanding entrepreneurship performance" *Organization studies*, Vol. 14 (4) pp. 549-570.
19. Burchardt, T. (2002) *Enduring Economic Exclusion: disabled people, income and work*, York: York Publishing Services.
20. Cannon, T. (1991). "Enterprise Creation, Development and Growth" Butterworth Heinemann, Oxford, p. 149.
21. Casson, M. (1995) "Entrepreneurship and Business Culture", *Studies in the Economics of the Trust*, Vol. 1, Edward Elgar, Aldershot, p. 43.
22. Chell E., Howarth J.H., & Barclay S., (1991), "The Entrepreneurial personality: Concepts cases & Categories", Routledge, London.
23. Cooper, A.C., & Dunkelberg, W.C. (1986), "Entrepreneurship and the Paths to Business Ownership", *Strategic Management Journal*, Vol. 7, pp. 53-68.
24. Cunningham, J., Barnea, and J. Lischow, 1993 "Entrepreneurship: some popular impression and New information", *Journal of small Business and Entrepreneurship*, Vol. 10, no. 2, Jan-March, pp. 46-50.
25. Clark, P., & Kays, A.J. (2003) "Micro enterprise and the Poor, Findings from the self-employment learning project five year study of micro entrepreneurs", Washington DC: Aspen Institute.
26. Dunkelberg, W.C., Cooper, A.C. & Woo, C., (1988) Entrepreneurs' perceived chances of success, *Journal of Business Venturing*, Vol. 3, pp. 97-108.
27. Dees, G. (1998), *The meaning of Social Entrepreneurship*, http://www.fiqn.duke.edu/courses/care/documents/dees_SE.pdf.
28. Davis, J. (1976) "The Small Firm Owner Manager", New York, Praeger Publisher.
29. Delmar, F. & Davidson, P. (2003) Where do they come from? Prevalence and characteristics of nascent entrepreneurs, *Entrepreneurship and Regional Development*, 12, pp. 1-23.

52. John A. Huczaroy (1998). "Research about Living Entrepreneurs" in *Encyclopedia of Entrepreneurship*, in Kent Sexton-Vesper (ed) p. 20-27.
53. Jones, M.K. (2005a) "Is there employment discrimination against the disabled?" WELMERC Discussion Paper, Dept. Of Economics, Univ of Wales Swansea.
54. Jones M.K. (2005b) "Disability and the labour market: a review of the empirical evidence" WELMERC Discussion paper, Dept. Of Economics, Univ of Wales Swansea.
55. Khan, A. R., (2005) "Entrepreneurship: Small Business and Lives of Successful Entrepreneurs" Rubi Publication, Dhaka.
56. Klofsten, M., (1998) "The Business Platform: Entrepreneurship & management in the early stages of a firm's development", Paper presented on TIE- European Association for the transfer of technologies, innovation and industrial information, Lucerne, 1998.
57. Kellman, T., Cristofar, J., Kuckartz, A. (2007) "Explaining individual entrepreneurial orientation: conceptualization of a cross-cultural research framework" *Entrepreneurship and small business*, Vol. 4, No. 3 pp. 325-340.
58. Larsson, Sig (2006) "Disability Management and Entrepreneurship" Results from nationwide study in Sweden" *International Journal of Disability Management Research*, Vol. 1, Number 1, pp. 159-168.
59. LFS 2004 "Labour market Trends" Labour Force Survey available at http://www.statistics.gov.uk/downloads/theme_labour/LFS04.pdf
60. Majid, A.K.M.S., (2003) "Empowerment through Entrepreneurship: Some Aspects", Dhaka University Journal of Business Administration, Vol. 19, No. 3, pp. 139-150.
61. Markman, G.D., Bakin, D.B., & Baron, R.A. (2001) Inventors' cognitive mechanisms as predictors of new ventures formation, Paper presented at the meetings of the Academy of Management, Washington D.C.
62. Matlay, H. (2001a), "Strategic issues in vocational education in vocational education and training in central and eastern Europe" *Journal of Education + Training*, Vol. 43(3/4), pp. 395-404.
63. Matlay, H. (2005b), "Entrepreneurship education in UK business Schools: Conceptual, contextual and policy considerations", *Journal of Small Business and Enterprise Development*, Vol. 12(4), pp. 627-643.
64. McClelland, David (1965) "Achievement Motivation can be developed", *Harvard Business Review* 41 (November-December): Vol. 6(24), p. 78-87.
65. Miner, J.B., Smith, N.R., & Bracker, J.S. (1989) "Role of Entrepreneurial task motivation in the growth of innovative firms" *Journal of Applied Psychology*, Vol. 79, pp. 629-635.
66. Murray, J., and O'Donoghue, N. (1982) "Explorations in the entrepreneurial process", The enterprise centre, University college Dublin, Ireland.
67. Naffziger, D.W., Hornsby, J.S., & Kuratko, D.F. (1994) A proposed research model for entrepreneurial motivation, *Entrepreneurship Theory and Practice*, 18(3) pp. 20-42.
68. Nioske, P. 2006. "Disability in Great Britain: Results of the 1996/7 Disability Follow-Up to the Family Resources Survey", Research Paper, Social Research Division, Department for Work and Pensions, 4th Floor, Adelphi, 1-11 John Adam Street, London WC2N 6HT.
69. O'Hare, P. (1986) "Entrepreneurs and industrial change", Irish Management Institute, Dublin.
70. Oldfield, C. (1999) "Age improves Entrepreneurs" *Journal of Developmental Entrepreneurship*, Vol. 4(1) p. 126-138.
71. Organization for Economic Co-operation and Development (1998). *Entrepreneurship Policy Brief* 1244, Paris, France, OECD, www.oecd.org
72. Osborne, R.L. (1995). "The Essence of Entrepreneurial Success", *Management Decision*, 33(7), pp. 3-9.
73. Reynolds, P. D. (2002) *Global Entrepreneurship Monitor Executive Report*, 2002, www.gemconsortium.com.
74. Parker, S. (2004) "The Economics of Self-employment and Entrepreneurship" Cambridge university press, Cambridge, pp. 141-143.
75. Pavey, B. (2006) "Human Capital, social capital, entrepreneurship and disability: an examination of some current education trends in UK" *Disability & Society*, Vol. 21, No. 3, May 2006.

30. Department for Work and Pensions, DWP (2006) "Working together- the UK national action plan on social inclusion 2006-2008." Available at <http://www.dwp.gov.uk/publications/dwp2006/wtp/WorkingTogether.pdf>
31. DOH (2006) Department of Health, Valuing people: A new strategy for learning Disability for the 21st Century (London, HMSO)
32. Dolan, G. Edwin (1990) *Basic Macroeconomics*, 2nd edition, The Dryden Press, Hinsdale, Illinois, pp. 4-11, 122-123.
33. Douglas W. Naffziger, Jeffrey S. Hornsby, Donald F. Kuratko (2004). "A Proposed Research model of Entrepreneurial Motivation", *Entrepreneurship: Theory and Practice*, 1994, Vol. 18 (3), p. 33-37.
34. EFD (2006) Employers Forum of Disability Report "Realising potential - Disability Confidence builds better business" <http://www.efd.org.uk/www/files-and-media/2006/05/realising-potential-disability-confidence.html>
35. Evans, D.S., & Leighton, L.S., (1990) "Small Business Formation by Unemployed and Employed Workers", *Small Business Economics*, Vol. 2(4), pp. 319-330.
36. Eisenhardt, K.M., & Martin, J.A. (2000) Dynamic capabilities: What are they? *Strategic Management Journal*, 21, p. 1105-1121.
37. Fleming, P. (1994). "The role of structured interventions in shaping graduate entrepreneurship", *Irish Business and Administrative Research*, Vol. 15 pp. 146-64.
38. Freeman, J. H. (1999) Venture capital as an economy of time. *Corporate social capital and liability*, Boston, MA: Kluwer Academic, pp. 460-482.
39. Floyd, M. (1995) "Self-employment and disabled people in the United Kingdom", *International Journal of Practical Approaches to Disability*, 19 (2): 9-14.
40. Gibb, A. (2001) "Corporate Restructuring and Entrepreneurship: What can large organizations learn from Small", *Enterprise & Innovation Management Studies*, Vol. 1, No. 1, pp. 19-35.
41. Griffin, C., Harris D., (2004) *Making Self-employment Work for People with Disabilities*, Paul H. Brookes publishing Co., Maryland.
42. Gartner, W.B. (1987) "Who is an entrepreneur? Is the wrong question", *American Journal of Small Business*, Vol. 12, No. 4 pp. 11-32.
43. Gartner, W.B., Shaver, K.G., Gatewood, E., & Katz, J.A. (1994) Finding the Entrepreneur in Entrepreneurship, *Entrepreneurship Theory and Practice*, Vol. 18(3), pp. 5-10.
44. Gershenkron, A. (2002) "The modernization of Entrepreneurship" *Entrepreneurship: The Social Science View*, The Oxford Management Readers Series, Oxford University Press, UK, p. 129.
45. Galloway, L., Kelly, S., Keogh, W. (2005) "Identifying Entrepreneurial potential in Students" Paper presented at the ISBE 28th National Conference for Small Business and Education, Blackpool, November, 2005.
46. Gorman, G., Hanson, D. & King, W. (1997) "Some research perspective on entrepreneurship education, enterprise education and education for small business management: a ten-year literature review", *International small business journal*, Vol. 15 No. 3, pp. 56-76.
47. Hamdoo, T. (2004) "Entrepreneurship: An alternative concept for economic empowerment of people with disability" paper presented on field study and Regional workshop on Poverty Alleviation among Persons with Disabilities, Lanzhou, Gansu Province, China, 2004.
48. Hatzichris, J.L. (2004) "Growing part-time employment among workers with disabilities: marginalization or opportunity? Economic review, Bank of Admits, 3rd Quarter.
49. International Labor Organization (ILO) (2005). *World Employment Report*, 2004/05.
50. Jack S.L. & Anderson A.R. (1999). "Entrepreneurship education within the enterprise culture: Producing reflective practitioners", *International Journal of Entrepreneurial Behaviour & Research*, Vol. 5 No. 3 pp. 110-125.
51. Jennings, P.L. (2005) "Alternative Perspectives on Entrepreneurial research", *Entrepreneurship Theory and Practice*, Vol. 29, no. 2 pp. 145-152.

75. Rahman, A.H.M. Habibur, 2001, "Entrepreneurship Development in Developing Country: Problems and Prospects" *The Dhaka University Studies Part C*, Vol. 3, December 2001.
76. Rao, T.V. and Moha, J. (1991) "Psychological factors in Entrepreneurship", Uday Prakash and T.V. Rao (Ed) *Developing Entrepreneurship: A handbook*, Learning System Publication, New Delhi, pp. 6-34.
77. Reavid, J. (2006) "Working for Yourself: An Entrepreneur's guide to the Basics" 23rd edition, Kagan Page Limited, London.
78. Rikowski, G. (2001) "Six Points on education for human capital, employer's need and business", Available online at <http://www.leeds.ac.uk/education/documents/0001708.doc>
79. Riddell, S., Baron, S., Stalker, K. & Wilkinson, A. (2001) The concept of learning society: Human and Social capital Perspectives, *Journal of Education Policy*, Vol. 12(6), pp. 473-483.
80. Rotefors, B., Kolvereid, L. (2005) "Aspiring, nascent and fledgling entrepreneurs: an investigation of the business start-up process" *Entrepreneurship & Regional Development*, 17, march 2005 pp. 106-127.
81. Ross, P., & Brown, A., (1993), "Entrepreneurship: Some Lessons of Social Anthropology", in Khosh, H. (ed) *Entrepreneurship and Business Development*, Avebury Publishing, Aldershot, pp. 87-99.
82. Sahar, H. & Holbey, H., (2004) "Anyone can Do it" 3rd edition, Capstone Publishing limited, West Sussex.
83. Shapiro, A. (1975), "The Disphoid, Uncomfortable Entrepreneur", *Psychology Today*, November, pp. 83-88 & 133.
84. Shane, S. and Venkataraman, S. (2000), "The promise of entrepreneurship as a field of research", *Academy of Management Review*, Vol. 25 (1), pp. 217-226.
85. Shane, S., Locke, A. Edwin, Collins J. C., (2003) "Entrepreneurial Motivation", *Human Resource Management Review*, 13(2003), pp. 257-279.
86. Shany, J. Lomax, S. and Vyakarnam, S. (2002) *Household Survey of Entrepreneurship 2001*, London: Small Business Service.
87. Schur, L. (2003) "Barriers or Opportunities? The issues of contingent and part-time work among people with disabilities" *Industrial Relations*, vol. 42, pp. 589-622.
88. Spencer, J., Pius, A. (2000) "Self-Employment - Making it Work For You" 1st edition, Guildford and King's Lynn, Saffron Warden, Essex.
89. Stanworth, M.J.K., and J. Curran, (1989) "Who becomes an Entrepreneur",
90. *International Small Business Journal*, Vol. 8 (1), pp. 1-22.
91. Stans, J.H., (1944) "The Entrepreneur: The Firm", *Journal of Political Economy*, 52(2), pp. 112-127.
92. Storey, D.J. & Matlay, J.L. (2003) "Should you become an entrepreneur? Positive and negative factors affecting individual career choices" Paper presented at the Merit Fest, Warwick University, Coventry, June 2003.
93. Swedberg, R. (2000) *Entrepreneurship: The Social Science View*, Oxford University Press, Oxford, pp. 25-37.
94. Thompson, J. L. (1999), "A Strategic perspective of Entrepreneurship", *International Journal of Entrepreneurial Behaviour & Research*, Vol. 5(6), pp. 279-296.
95. Thomson, P., & Lans, N. (2003) "Employment Policies for disabled people in eighteen countries: A review" *Social Policy Research Unit*, University of York.
96. Thurik, R., 1999 "Entrepreneurship, industrial transformation and growth," in: *The Sources of Entrepreneurial Activity*, Lilacan, G. D., JAI Press, Stamford, CT, p. 78.
97. Townroe, F., & Mallat, K., (1995) "Fostering a New Business in the Community", in J. Curran and D. Storey (eds), *Small Firms in Urban and rural Locations*, Routledge, London.
98. Venkataraman, S. (1997) The distinctive domain of Entrepreneurship research: An editor's perspective. In J. Katz & R. Brockhaus (Eds), *Advances in entrepreneurship, firm emergence and growth*, pp. 119-138, Greenwich, CT: JAI press.
99. Watkins, D., (1996) "Building a practically useful theory of goal setting and task motivation" *American Psychologist*, 51, pp. 705-717.

100. Webb, E.J., Campbell, D.T., Schwartz, R.D. and Secherrest, L. (1996) "Unobtrusive measures : Non-Reactive Research in the Social Science", Rand Mc Nally, Chicago, pp-123-124.
101. Westhead, P. (2005) "Experience and Cognition : do novice, serial and portfolio entrepreneurs differ?" *International small business Journal*, Vol 23(1), pp- 72-98
102. Wheeler P., Danieli A (2006) " Employment policy and disabled people : old wine in new glasses ?" *Disability & Society*, Vol 21, No.5 August 2006, pp- 485-498
103. Wickham A. Philip (2001) " Strategic Entrepreneurship" 2nd edition, Pearson Education Ltd. UK, pp-123-137
104. Woodhams C, Danieli A (2000), *Disability and Diversity – a difference too far?* *Personal Review*, Vol.29 No. 3 ,pp-402-416.
105. World Bank Report 2004, "Poverty reduction Strategies: Their importance for Disability" Available at <http://siteresources.worldbank.org/DISABILITY/Resources/280658-1172608138489/PovertyReductionBonncl.pdf>
106. Zahra, S & Dess, G (2001) " Entrepreneurship as a field of research: encouraging dialogue and debate." *Academy of Management Review*, Vol 26(1), pp-8-11.

2. Appendix 2: Article 2

Journal of Business Studies, Vol. XXXV, No. 1, April 2014

Support Service Providers for Disabled Entrepreneurs

Nabeed Nawazesh Roni^{*}
Md. Nazmul Hasan^{**}

Abstract: The variations in understanding of developing entrepreneurship by different support service provider (SSP) organisations for disabled entrepreneurs have been explored from this qualitative research. The aim of this paper is to explore the experiences of support service provider (SSP) organisations for developing entrepreneurship for disabled people. A few number of support service provider (SSP) organisations deliver entrepreneurship services for the promotion of entrepreneurship for disabled people throughout the globe. This paper examines the experiences of SSPs for creating enterprises by disabled entrepreneurs in the context of a developed country. Some thematic assumptions have been made from this study on the issue of entrepreneurship development for disadvantaged people and the understanding of different service provisions. A qualitative approach employed to explore the experiences of three different SSP organisations in the United Kingdom. Data have been collected via interview and grounded theory analysis has been used for thematic understandings. Later on, it linked to promote disabled entrepreneurship business resources through their service experiences from different SSPs. The authors also assumed that the mechanisms and the experiences of SSP provisions from developed country's examples could help Bangladesh for developing entrepreneurship practices especially for disadvantaged and disabled people by observing the experiences. This conceptual paper is also considering for some quality solutions about how and why SSP serves entrepreneurship solutions for the disabled people and will contribute to the knowledge and practice for developing future area of entrepreneurship research.

Key words: Support service providers (SSP), Disabled entrepreneurs, Disabled entrepreneurship, Entrepreneurship resources

1. Introduction

Recently the concept of the entrepreneur has been explored more broadly and there is a growing body of literature which analyses entrepreneurs from a wide variety of perspectives, particularly within a genre that has been termed minority entrepreneurs.

^{*} Associate Professor, Department of Banking and Insurance, University of Dhaka

^{**} Lecturer, Department of Banking and Insurance, University of Dhaka

Support Service Providers for Disabled Entrepreneurs

3

explore the entrepreneurship resources gathered via experiences of SSP organisations in the United Kingdom (UK). In particular, how SSPs have engaged, and what are different types of capital resource-interactions in contributing to disabled people on their entrepreneurship process. In practice, disabled people traditionally get varieties of support with some special mentoring services from disability service provider organisations. If disabled entrepreneurs need special resource organisations for promoting their own entrepreneurship, what type of basic understanding of entrepreneurship resources and how they are covering support services to develop entrepreneurship could be a burning question? Moreover, an individual empowerment was the key aspect to be considered by SSPs services. This paper is prepared by a qualitative data set by interviewing the key stakeholders of SSP organisations. From our analysis, the thematic consideration was followed in two steps coding procedures under grounded theory analysis (Charmaz, 2006). The concept of this qualitative data gathering was to make a more broad description of understanding about the general resource environment in a meaningful way by SSP for disabled people in the UK. The typical business resource is used on a new firm's entrepreneurship resources but our paper was appealing the nature of delivering the resources for disabled entrepreneurs via SSP organisations on how to build an individual firm for operating an independent business. Our research query was how and why SSP organisations provide entrepreneurship service for disabled people or other service to disabled people and entrepreneurs. We, the authors also assumed that the mechanism and the service experiences of SSP provisions from developed country's examples may help Bangladesh for developing entrepreneurship practices by observing the experiences. That might be more helpful especially for promoting the entrepreneurship disadvantaged and disabled people in Bangladesh.

2. Background of the Study

Over the past and this decade the term 'entrepreneurship' has received increasing levels of academic, media and government attention. The primary reason for such attention is the well-documented evidences of the positive relationship between entrepreneurship and economic growth. It has been, therefore, in the best interests of academic researchers to engender an entrepreneurial culture that advances the development of indigenous enterprises, and the promotion of individual entrepreneurial attitude within such a culture that furthers entrepreneurship development. Yet another approach considers the role of entrepreneurship in helping disadvantaged persons in society break away from their unprivileged positions (Korten 1980; Brown and Covey 1987; Alvord, Brown, and Letts 2004), serving as a potential device for poverty alleviation (e.g. Krishna, Upthoff, and Emsan 1997; Taub 1988; Bornstein 2004), a solution to unemployment or discrimination in the labour market (Fairlie 2005) or a tool for the social inclusion of minority groups (Fairlie and Meyer 1996; Maher 1999; Mata and Pendakur 1999; Anderson, Honig, and

2

Journal of Business Studies, Vol. XXXV, No. 1, April 2014

However, constituting a meaningful percentage of the overall population of entrepreneurs little has been written about disabled entrepreneurs. Nowadays, disabled people, like everyone else, seek and obtain qualifications and use them to gain employment, business, and income.

However, this notion is partly contradicts the general impression of 'disability' that instinctively implies that some forms of social welfare, in the context of developed country, and protection is the answer and the people with disabilities are unsuitable for thoughtful business. This in turn leads to a hesitation about the ability of disabled people to establish a viable business or business ownership. The general assumption is that being disabled, it is hard to find jobs, and creating jobs through entrepreneurship process would be probably harder. It is not only shows a lack of confidence in the capabilities of people with disabilities, but also reflects a typical view about entrepreneurship or self-employment being something, which requires powers greater than the average person possess.

The entrepreneurship challenges for disabled and disadvantaged people have examined in detail previously by Boylan and Burchardt (2003) in the context of developed country. They identified difficulties in obtaining start-up business resources including the lack of own financial resources, poor credit rating, disinterest and discrimination on the part of the banks as one of the principal barriers encountered by people with disabilities when considering starting a business. Other barriers identified that including the fear of losing the security of regular benefit income, and the unhelpful attitudes of some business advisers. In practice, establishing a new business is loaded with some difficulties, whether one is disabled people or not disabled. Indeed the types of enterprises started by disabled people are as varied as those started by any other community of people, and their business problems are broadly very similar to those of other enterprises. On this notion, some support service provider (SSP) organisations have established as specialized organisations for delivering the special services to special people in the community and society. This paper challenges that perception and experiences of support services organisations where these are now heavily engaged to create disabled entrepreneurs, a forgotten minority group in the domain of entrepreneurship. SSPs are user-controlled organisations providing disability related services in response to local needs (Barnes, 2002). Such organisations are important to this study, as they are examples of novel types of service for disabled people.

Therefore, our paper focuses on the understanding of disabled entrepreneurship on why and how the support service provider (SSP) organisations deliver the entrepreneurship services to disabled entrepreneurs. This is a qualitative study to develop a conceptual understanding in the field of disabled entrepreneurship, and a further attempt is made to

4

Journal of Business Studies, Vol. XXXV, No. 1, April 2014

Peredo 2006; Anderson, Dana, and Dana 2006; Pavey 2006). Despite attention devoted to the role of cooperatives, job subsidy programmes, occupational training and volunteer organisations in achieving social inclusion of disadvantaged persons (Bode, Evers, and Schulz 2006), extant theory has not fully addressed the mechanisms by which disadvantaged persons can enter entrepreneurial activities, nor has it considered the role of power in this process (Armstrong 2005; Lukes 2005; Nicholls and Cho 2006; Chell 2007). We contend that the study of entrepreneurship among people who are disadvantaged represents a specific and important instance of minority entrepreneurship that may warrant a distinctive framework. Towards this end, we develop a conceptual framework of entrepreneurship that focuses on the forces of domination that underlie the integration of disabled persons into entrepreneurship. We define disadvantaged persons as those individuals who have difficulty integrating into the marketplace and typically are located outside the mainstream of social and institutional support for entrepreneurship, such as disabled persons (Pavey 2006) or visible minorities (Fairlie and Meyer 1996).

In the UK, entrepreneurship for the disabled people was a relative issue because most of the disabled people officially receive state-based UK welfare benefits as a disabled person from their government. However, their self-employment is to add their lives to give an additional professional identity in the society. A self-employed person in his or her own business is called an entrepreneur in this paper. In this case, an important issue is whether support service provider organisations adequately understand the basic phenomena of the actual promotion of disabled entrepreneurship at UK. It was assumed that SSPs did not have the comprehensive understandings about the lack of knowledge from service providers to promote disabled entrepreneurship.

Independent living is about disabled peoples' struggle for the removal of environmental and cultural barriers that oppress disabled people. Some social organisations are user-controlled agencies providing disability related services in response to local needs (Barnes, 2002). Such organisations are important to this study, as they are examples of novel types of service for disabled people. They are often located in the voluntary or charity sector, are run by disabled people, and employ disabled people to provide these new business services and trainings. In the light of this, it is necessarily important to spot some support service organisations that are importantly pertinent and relevant to disabled entrepreneurs. However, these organisations are working under different visions under the broad umbrella of developing disabled communities, for example, employment support training, research and consultancy against social crime and above all the policy development for the disabled community.

Someone who is a member of one or more voluntary associations may have more extensive social networks than a more socially isolated person. In particular, we might

expect group members to have more weak ties, a factor that is the labour market because weak ties are thought to be part of information. So, someone who wants to move into or remain in it to find it easier to mobilise resources, find customers, obtain have a more extensive network, and membership of voluntary facilitate the development of such a network. However, experience the form of entrepreneurship may be important for at least two may learn certain skills that make successful self-employment longer experience may present the opportunity to save the first successful entrance into self-employment. Therefore, it is the prior experience of entrepreneurship or self-employment that has a positive effect to explore effective entrepreneurship practice organisation would be helpful if the people and staffs of this understanding of entrepreneurship for disabled people when they use services.

3. Objective and Research Strategy

The objective of this paper is to explore the entrepreneurship services organisations to develop entrepreneurship services for disabled entrepreneurs. The query was about how and why these support service providers for disabled people.

Three organisations were chosen through convenience sampling. They were very heterogeneous in nature i.e. size, location, and their focus. From this small group of representation, the Local service provider comprised more of disabled activists' organisation, the National (denoted as NSP) was heavily engaged with business professionals, disabled people and the International service provider (denoted as ISP) was international third sector and voluntary organisation. These were generally based on business support and skill training but also provided the disabled people's business ventures. However, the full support service provider's organisations were included as an example of delivering entrepreneurship services. For easy recall, we use the following: LSP, National SSP as NSP and International SSP as ISP.

Since this research was a qualitative inquiry, therefore, we selected persons from three SSPs. Altogether five respondents included and one director were assigned for the research interviews. Data collection was a semi-structured interviewing process by the first author,

Support Service Provider

Arranging Start-up Training Skills
Present Activities
Number of employees (Full-time)
Nature of self-employment Support
Branches/office

Source: Authors

The findings from developing entrepreneurial understandings are

4.1 Why provide

Based on our research organisation. The findings from developing entrepreneurial understandings are how intense it was. From their (SSPs) not the priority disability covers disabled entrepreneurs.

"Disabled they need unique and difficult to because of physical in

Moreover, understanding self-employment or entrepreneurship, and the ability to identify the different business resources by SSPs for disabled entrepreneurs depends on business resource requirements and disabled entrepreneurs' needs. An SSP may understand the reasonable meaning of self-employment or entrepreneurship for disabled people in terms of working hours and the flexibility to manage work environments. ISP provided the reasonable adjustment for the working environment like IT and favourable work.

"Self-employment is a flexible option for disabled people because it gives options around the times they work so for example if it takes longer to get up in the morning they can start later and finish later; it is also easier to work around times when you need to attend for medical treatment or if you are unwell. For example, you can still communicate online even if you need to stay in bed. [Director, international SSP]

In some instances, it is the only work available to someone with a disability particularly when unemployment is high and many employers do not recognise the advantages of employing a disabled person or the support that is available through our project 'access to work' to provide reasonable adjustment to the workplace and provide specialist software if required." [Director, International SSP]

LSP understanding reveals that disabled people and disabled entrepreneurs' needs are different in their nature. Disabled people need to improve their livelihood; they need help with equipment and services to ease their lives. But disabled entrepreneurs need their business support and mostly special business support to develop their business venture. It could help them in their personal lives in other ways. If they get the expected support to promote and develop their business, it will be helpful in equipping their personal lives, which are related in another way with disability or impairment.

"We understand that disabled people need the social services for various reasons depending on what kind of disability they have. Disabled entrepreneurs' needs are different. We try to help them according to our organisational objectives and trying to get their needs to set our services in a meaningful and productive way." [Manager, Local SSP]

Moreover, the services from SSPs were designed to accommodate the needs of disabled people who were in business or approaching to start a business. But how many effective and appropriate services they are currently providing for the disabled entrepreneurs - these are the crucial questions to investigate. I observed these SSPs have some lack of resources to provide efficient and effective business start-up support to the disabled entrepreneurs.

"However, it is the impact that our organisations and our advisors who work for them [disabled entrepreneurs] to deliver the services continue to provide the

Support Service Providers for Disabled Entrepreneurs

The second organisation, National service organisation denotes with long-term health conditions and disabilities to become self-owned businesses. They hire professional business advisers to one-to-one assistance through every stage from developing business idea, market research, business planning and cash flow launch. Support continues once the business is trading during depending on the client's mutual agreement. This organisation provides business information booklets plus advice on help specific to provided a membership network support to disabled people in professional and managerial positions. The support offered includes email and telephone support lines and a setting-up in business guide. They have also carried out advisor training with Business Link in the UK.

The third organisation is the International service provider denoted as ISP, an international non-government organisation (NGO) that helps to set up disabled people in all aspects of life including employment or self-employment training. They run a few national programmes with various names and timescales in collaboration with one UK commercial bank to help disabled entrepreneurs on a one-to-one basis with support tailored to the needs of each individual. Especially the ISP, in other ways, worked with disabled people and business employers to gain and sustain employment for the disabled, or training for work and to show the self-employment initiatives. It also runs an international programme with some European countries to build or promote a culture of disabled entrepreneurs' business.

We, the researchers and authors have tried to understand their entrepreneurship and self-employment delivery working-pattern or behaviour and resource attention for disabled entrepreneurs, and whether this entrepreneurship work placed in action in a much prioritised aims and objectives within in these different types of SSPs. The following Table-1 is the brief stories of nature and structure of the three organisations' comparative findings in our thematic research.

Table-1: Three Support Service Provider (SSP) organisations

Subject	Local SSP	National SSP	International SSP	Remarks
Year of Establishment	1998	1987	1965	

"Training is there, it is the same for a disabled person and also as for a non-disabled person. It's the support that needs looking at for vocational treatment as well as reintegration of their needs. Better access, seating, tables to lean on, trainers need to be trained themselves." [Manager, National SSP]

Moreover, it could be said that SSP efforts lack an appropriate marketing level to reach different types of disabled clients for new entrepreneur for receiving their service. Lack of motivational marketing skills program via SSP services is also responsible for limited outreach for disabled people of UK. It was observed that there was scarcity of internal resources within SSPs for being capable of promoting self-employment business. The internal resources are among others include experts, skill trainers and network or potential resources.

4.3 Channelling business resources

The issue of generalizability of understanding business start-up needs was not that extensive and especially difficult to be assessed because of the size and the nature of SSP organisations' activities within this study. However, SSP's participants were chosen by the consent, convenience and their availability to interviewing approval. But, respondent organisation group was highly heterogeneous as they varied in size, location and strategy and objective to provide the service for disabled people. However, all these organisations were providing and mentoring human capital as business resources within a similar way of understanding. Skill training workshop and other training mechanism (i.e. human capital) their business skills were observed to be the mentoring approach taken by these organisations. It is important whether disabled entrepreneurs and their SSPs identify the basic human capital needs from disabled entrepreneurs, and if, how they get the optimum benefit of their SSP service delivery services. What level of barrier from disability or disabilities restricted the human capital development for business start-up for disabled clients, or else, what kind of real barriers were experienced to serve the human capital development skill should have been focused via SSPs.

The level of understandings of three SSPs about the basic human skills for business development reveals difficulty in accommodating different technological equipment for disabled people. For example, one disabled entrepreneur needed special computer software to operate their business. In practice, sometimes it was very difficult to provide and arrange that particular type of computer according to that specific disability, or it took a long time to get the computer from the IT supplier. So therefore, there was sometimes a problem of accommodating disability with the business start-up service deliveries. But it was not always the case. These SSPs were generally delivering the training skills, which were basic for all clients and easily understandable and relatively easy to apply. They are not providing the most professional training quality and support

information and advice. Our business advisors across the UK can use to ensure that the service we provide is fully inclusive and accessible for disabled people or disabled entrepreneurs." [Project Manager, International SSP]

Understanding why SSPs were dealing with self-employment services based on social objectives of their own organisations like SSPs, livelihood satisfaction, disability needs support. The self-employment services were not that much more; they did not follow comprehensive mechanism to develop self-employment the

4.2 Reintegration business development for disabled people

This research found that SSP organisations are generally focused on those disabled people who were just setting out to seek business advice or about to start businesses or in their early stages of running their own businesses. The ISP focused on establishing the identity of disabled entrepreneurs. If there was a consideration of attracting more disabled entrepreneurs the methodology for marketing to attract to engage with SSP activities varied across the responded SSPs. Some put clients at the centre of the activity, including visiting them at their homes offering information in different formats and by asking, each client how their needs best be met. The SSPs arrange seminars, workshops and other events independently or with the help of other disability and business advisor organisations. The use of language in publicity material, as well as the marketing promotion strategy adopted, was also cited as a method used for the inclusion of disabled people employment or self-employment. Therefore, an integration effort (which criticised the opposite term of rehabilitation) had been for disabled people business development. Moreover, this reintegration economic was an implied factor or way to promote or help disabled entrepreneurship in the

"We understand a rehabilitation effort in terms of self-employment training support so therefore we could say a disabled entrepreneur advice / network effort to serve – a place where people of similar disabilities can share ideas, business practice and how to deal with disability in employment." [Director, International SSP]

Economic renovation via self-employment has not been reviewed in this study. In this paper, we can conceptualize this in a developmental effort for disabled people in a mainstream economic activity. But there was a hidden whether the SSPs were really trying to initiate the self-employment or entrepreneurial skill opportunity for better livelihood to disabled people.

but
pe
the
shu
dis
mc
wi
de

Th
de
ext
bu
cor
dis
ent
suc
bus
ent
pec
res

why most of our workshops are based on skill training and boosting the skills workshops." [Manager, Local SSP]

However, channelling the practice of self-entrepreneurship for self-employed people via SSP practices contains some basic business skills that also include marketing skills that lead to a profitable business. In practice, a profitable business must be workable, marketable and profitable when it comes to the viability of a business. It often seems that the basic lessons are forgotten in development projects aimed at self-employment by SSP opinion.

"We believe that general business skill is widely lacking and projects aiming on providing such skills can have the opportunity to become both efficient and effective." [Project Manager, International SSP]

The basic motivational objective was the same for three types of SSPs we studied. The differences were identified in what they delivered in their system and appropriate skills programme for disabled entrepreneurs. Because there was a gap between the actual expectation of disabled entrepreneurs and the support programme system of the SSPs, for example the basic skills issues just to find out that there was no market available for the business involved. Doing business for the disabled entrepreneur is about selling product and services in a local, regional, national and international market. So, for disabled entrepreneurs there is no easy access to the market. Further, if there is a market available, the business might not present any competitive advantages to survive in a competitive market.

"We don't provide many skills to facilitate relevant information to give disabled entrepreneurs access to competitive market." [Director, National SSP]

Therefore, it has been witnessed and found through SSPs that disabled entrepreneurs have achieved less market skills for the competitive market advantages or possible constructions of the markets. A discussion is needed on SSP objectives; a particularly important strategy to improve disabled entrepreneurs' access to market is to facilitate relevant information, which disabled entrepreneurs could use to improve the business or reach out to new market and customer.

4.4 Empowering economic livelihood of disabled entrepreneurs

The word "Rehab" or the term "Rehabilitation package" have been highly criticised and rejected by disability activists in the disability literature (Barnes and Mercer, 2004). The notion of rehab has a negative sense of understanding for having disability and disabled people livelihood development. SSP organisations could have a thought that it may come as an economic rehabilitation effort. However, our view is the notion of entrepreneurship

making empowering disabled people in a certain context-need to know whether SSP's are working worthy to develop that notion.

In general, the experiences about promoting entrepreneurship for disabled people from the SSP organisations were found different. Because, by perception it is common that establishing a new business is loaded with some challenges and start-up difficulties, whether disabled or non-disabled business starters. Indeed the types of enterprises started by disabled people and disabled entrepreneurs in our study were as varied as those started by any other community of people, and their business problems were broadly very similar to those of other enterprises run by non-disabled people. The experiences and the perception expressed was that entrepreneurship is treated as a kind of better life and so far income rehabilitation commitment from the SSPs for disabled people. However, these SSP (the respondents of this research) organisations in this study were not established as a typical 'rehabilitation agency' to delivery exclusive self-employment services or practitioners for helping disabled entrepreneurs in the UK. The practice of understanding of entrepreneurship development that engaging disabled people in an active and productive way could be the best solution for society well-beings and for social inclusion via entrepreneurship development for disabled people. However, if there is a weaker understanding of economic empowerment through entrepreneurship, that may direct less functional activities to develop disabled entrepreneurship. The LSP was a type of disability activist organisation although they believe it could be an income recovery or income commitment for a better life-style choice, which is why they need to open up the access the scope of self-employment option for disabled people. In contrast, the NSP has a different view. They did not identify any difference between the disabled and non-disabled identity for the business start-up or self-employment steps for the service delivery. However, the ISP has been only focusing on the development of disabled people for making a better livelihood in diversified ways. Self-employment training and arranging business start-up resources and knowledge about resources were common to all of them.

"From our perspective, doing business by a disabled person is a kind of effective and the best economic rehabilitation programme for his adult life. As we could understand that if someone succeeds in a business venture he would get the life-time satisfaction and achievement from being or labelled to a business person." [Manager, Local SSP]

Taking the demand of the disabled entrepreneur in UK society, the NSP (which was medium SSP organisation) has changed their objective of works for the increasing demand of disabled entrepreneurs' need for employment or identity status. The demand was based on employment and self-employment needs which came from disabled client needs. Normally before a decade self-employment idea for disabled people was not that

introduced by different SSP rather they overwhelmed with support to accommodate the disability issue. Over a couple of years, the NSP tried to identify disabled people's desire of needs of doing business from their old clients and tried to accommodate their needs with self-employment service deliveries.

"We have been some of these special clients [disabled people] for last 15 years since we started to assist and serve their different needs of general livelihood services. However, nowadays self-employed disabled people are showing their potentialities and asking for the demand of their various business supports. My experience say disabled person are now interested in business venture as they know the basics of doing business." [Manager, National SSP]

Individual limitations were always important for disabled business owners. But the motivations for doing business, searching for livelihood satisfaction, decision making for the business were simultaneously important for disabled entrepreneurs which could be a good drive for starting up a new business venture. Now the issue probably arises how SSPs understand these phenomena. Eventually, the support service organisations play an important role for promoting disabled entrepreneurs' business development. It is not just promoting of their business venture, it is a kind of psychological and mostly motivational support to show the way and how to do business with their confidence. Moreover, to make them understand that disabled entrepreneurs were aloof from the community especially from the entrepreneurial communities.

"We are a client-based organisation; more often we are waiting for the clients who want help to develop their livelihood. Promoting business [for disabled people] is not the prime concern at the very beginning of our organisational journey. Now we have a few clients who are making their own business." [Manager, Local SSP]

When SSPs receive some type of demands from their disabled clients, the LSP wanted to achieve that target and they follow some strategic actions based on those particular demands. They try to meet the client's demand by making some practical activities based on that aim. It is argued in the literature that the most common problems identified were difficulties in obtaining start-up capital (for example a lack of own financial resources, poor credit rating, disinterest / discrimination on the part of the banks) as one of the principal barriers encountered by disabled entrepreneurs when considering starting a business (Simanowitz and Walter, 2002). Other barriers identified in this research from the SSP people's reflections included the fear of losing the security of regular benefit income, as well as the unhelpful attitudes of business advisers. This typical fear had been observed both by the SSP and by disabled entrepreneur respondent. Getting out from the welfare benefit system as an income earner might be the important turning issue in a disabled person's life.

"We observed a fear of losing benefit as a disabled person if they continue to operate a viable income from their business. Because the disability allowances are different in nature, so it would be sometimes difficult to decide what they actually need in their life. Business is definitely risk taking event, but we found most of our clients are ready to take the business risk but sceptic for the long term setup." [Project Manager, International SSP]

It showed that disabled people have their desire to earn independent income and here these three SSPs were trying to facilitate public marketing. As SSPs are dealing with the needs and demands of disabled people's livelihood events, they are also focusing their priority on 'an independent economic agent' in society. It could be the notion of social inclusion with more specifically financial inclusion within society. The general characteristics of these support service provider organisations were very straightforward and simple. They provide some basic training skills and support for disabled clients. However, a business client for start-up business was very limited by their experiences. We viewed these organisations all as a kind of social and non-financial resource organisation where they are trying to gather disabled people into their organisation to accumulate their voices and try to raise the awareness under the different situations and incidents including their lives. Over the last few years the LSP has been working with more than five hundred disabled people who were seeking support for their different kind of needs- most specially they are isolated – the LSP took the initiative to gather these people together. The prime need was to inspire 'socialisation' within entrepreneurship world. It is much helpful when disabled people are creating their own community based on their health and other disability preferences- so the basic focus was to build a social capital as a non-financial capital rather than idolisation with doing business independently without entrepreneurship world.

The nature of better practicing and understanding of disabled entrepreneurship by organisations is not a basic focus of LSP and NSP since they are client-based organisation. They were focused on the client's resource accumulation process and not to develop the resources already had by the clients. Moreover, on understanding the entrepreneurship resources and how they inject or provide the entrepreneurship resources for disabled clients was an important and relevant understanding for this research. The respondents' response was varied. The importance of resources for the entrepreneurship development was not that much focused on by these SSP organisations. These organisations were mostly working through their social objectives to include the disabled community into wider society. But the concept of developing entrepreneurship resources was not their prime objective. According to the data they said that they were mostly the client based organisations and they were mostly looking for the client's needs. Thus, it is important whether these organisations understand or fail to understand the strategy of

addition, they try to make their clients realise how to love their work for making a successful small business venture. Therefore, a question could arise where a director or a strategy-maker of the SSP organisation views and about their services to skill development training.

"The world of business has no favourites. All self-employed disabled people are on the same footing and face similar business lessons and challenges. There are opportunities for everyone whether able bodied or disabled. They do not have to be well- educated, rich or able-bodied to start a business or succeed but you need a skill or a talent and to find a way to use it to make money. We pursue our clients [disabled entrepreneurs] to love their work what they do." [Director, National SSP]

In contrast, the experience of the ISP project manager expressed the negative response from a different area of business environment, one of the prime barrier for the disabled entrepreneur. In the business market, there are different types of places of work which need to be handled carefully, for example, marketing, selling, buying, and trading. The new disabled entrepreneurs might have a lack of knowledge of those and sometimes their family will protect a disabled member to face on it. Nevertheless, it was different in disabled family owned business.

"Yet there are situation in business that is more difficult for the disabled people, facing rejection is one of them. One of the limiting factors for the people with disabilities is their lack of experience and exposure to the marketplace. Another may be that families overprotect them and make them feel they cannot contribute. Business demands that we (SSP) believe in service and ourselves we have been supplying. It is this self-confidence and self-belief that keep us going in the tough business environment." [Project Manager, International SSP]

The theme of understanding the benefit of providing entrepreneurship services could be in level of adequate understandings by SSPs within this study. However, we, the qualitative researchers, conclude that fragile practices by these SSPs failed to implement those understandings to promote actual entrepreneurship development. Therefore, an important issue needs to be raised in this way – does SSP promote actual entrepreneurship?

5. Do SSPs Promote Entrepreneurship?

From this study, the primary interview data have showed the thought of final theme that SSP organisations are very much in their general objectives and less practical experiences of developing entrepreneurship resources for disabled entrepreneurs. Our SSPs were different in nature and diversified organisational structure. General objectives were accordingly followed by the SSP organisational aims and actions, but the practical

developing entrepreneurship by delivering specific resources needs for the disabled clients.

"We are giving some spaces to disabled business owners who can take this rented place for their business operation. We frequently arrange meeting and gathering for same nature of people and also demonstrate and motivate disabled people what we can do for them particularly to create a business venture." [Manager, National SSP]

SSPs were generally positive about the motivation, knowledge and expectations that clients with disabilities had about self-employment, but expressed reservations about the financial resources of disabled people. Especially as disabled people have less capital, less collateral and worse credit ratings to get external funding from the financial institutions. It could be thought that disabled people's business ventures generate less income. But this perception was wrong when they generated business skill for their clients according to SSP experiences.

4.5 Benefits of entrepreneurship service for disabled people

It is observed that SSPs were more positive and had a relative understanding of entrepreneurship benefit for the disabled people. The perspective and vision of these SSPs and their understanding were clear but the implementation and the performance evaluation of disabled entrepreneurs were critical to judge and it was not the ultimate objective within this paper to discuss. However, some important understandings regarding the benefit of entrepreneurship for the disabled people are very straightforward. If SSPs could understand the benefit of providing entrepreneurship/self-employment service or empowering service for better livelihood for disabled entrepreneurs then the crucial situation is many disabled people probably could not secure the right services.

The small size LSP and their one disabled manager understood that the benefit and rewards of becoming self-employment are huge. It has been observed that most of the disabled people are not rich or do not earn lot of money but they can contribute to their family by adding some income and value to the family.

"The benefits and rewards for the effort of becoming self-employed are numerous. Most [disabled people] do not earn a lot of money, but what they do earn keeps the family above the poverty line and much more. But more importantly we have seen contributing to the family's income in this way has given disabled entrepreneur a place and respect in the family and their community." [Manager, Local SSP]

However, the director of the medium sized NSP perceived that there was no difference between able-bodied (not disabled) and disabled people for taking the business lessons. In

experiences were found to be different on developing entrepreneurship resource based which are the real expectations from the disabled people. Therefore, the burning issue is, how could SSPs in the UK optimize disabled entrepreneurs expectations? We, therefore, could term SSPs as 'resource organisations' whether they are mentoring and arranging the capital resources for disabled entrepreneurs' individual business probably in different and diversified ways. For example, the construction of the LSP has been providing human capital in the way of mentoring, promoting and delivering skill development services. The NSP was mentoring human and social capital delivery services, and the ISP had been providing and mentoring all of these resources delivery services in terms of human, social and partly financial capital for disabled entrepreneurs in the UK.

It was generally felt that business support was necessary only in the sense that there should be more one-to-one support services available for disabled clients. It should not be seen as separate provision, but there is a necessary to be flexible to provide additional and very special business support. It has not been important to give all unemployed disabled or potentially self-employed disabled people giving the same opportunities and provide the support to access that opportunity. But, most importantly, it is urgent to provide specialized business delivery support at least towards the attainable clients.

Although there were lots of training provisions for disabled people but still there was a lack of direct access to start-up capital since these SSPs follow client-based approach. Lack of access to capital resources was the most common reason why disabled entrepreneurs failed to follow the SSP programme. Moreover, SSP organisations or their apprenticeships for disabled people did not monitor their delivery services successfully to ensure the actual business start-up of disabled entrepreneurs. To boost start-up business resources for the disabled entrepreneur there is still need for a unique mechanism in order to develop entrepreneurship undertaking irrespective of the heterogeneity and size of the SSP organisations.

In practice, there are two particular types of skills needed to be successful in business start-up. These are vocational and business skills. Training in vocational skills has been, and still is, a major component in entrepreneurship development projects, especially so for the ones aimed at the disabled population. Vocational skills are important, but there seems to be a lack of understanding which skills are demanded by the market. Hence, efficient vocational training must be based on demand in a market in addition to the personal skills and preferences of the persons involved. Moreover, the small size of SSP representation in this study that was not focused on comprehensive vocations skills training to improve the situation of disabled entrepreneurship.

6. Conclusion and scope for future research

Disabled people face numerous barriers in realizing equal opportunities in the field of entrepreneurship. For example, environmental and access barriers, legal and institutional barriers, and above all attitudinal barriers which cause social exclusion. Social exclusion is often the hardest barrier to overcome, and is usually associated with feelings of shame, fear and rejection. Negative stereotypes are commonly attached to disability. People with disabilities are often assigned a low social status and in some cases are considered worthless. Intervention is practically argued that disabled people, especially those with permanent limitation in their daily activities due to their disability, are in need of interventional strategies that can improve their condition on a permanent basis. General recommendations for interventions aiming at improved living conditions for disabled people do therefore highlight the importance of including disabled persons into mainstream private and public services and development actions. Any intervention aiming at increasing the disabled person's access to small business support, for example, SSP should therefore focus on including the disabled into existing entrepreneurship service systems. According to this view, there are only two appropriate systems available, the institutional system and the self-helping system. Both systems are responsible for SSP organisations.

Based on analysis from three different support service-provider (SSP) organisations, taking into account the themes of different resources, the finding emphasised that there is still a lack of several capital services to improve their service provision. Identifying the broad spectrum of entrepreneurship service practices is urgently needed while there is a connection of empowering the livelihood of disabled people via entrepreneurship. Moreover, the main reason was to get involved to develop the better livelihood for social integration rather than economic intentions. However, channelling initial start-up resources and understanding benefits of self-employment for the disabled people were other major reasons for SSP self-employment practices. From our thematic understanding, it could make some layout of how they practice the different kinds of business resources linked with start-up resources gap. The concluding remark could be made that whether the SSPs actually promote entrepreneurship services for disabled people or not. These SSP organisations were focused on a client-based approach and a tailored approach, to ensure and maximize the self-employment services for the target clients. Apparently, there was a lack of personalised services with a strong focus on delivering business start-up support tailored to disabled entrepreneurs' or disabled people's needs. Therefore, there is a requirement for delivering services on more specific and targeted business support for disabled people to start and grow disabled entrepreneurs' business in the UK.

Therefore, the nature of understandable experience of developing disabled entrepreneurship by SSP organisations are apparently focused on client-based organisation. They were not apparently focused on the client's resource accumulation process and not to develop the resources already had by the clients. Moreover, on understanding the entrepreneurship resources and how they inject and provide the entrepreneurship resource for disabled people was an important and understanding from this research. The outcome of our respondents' response was varied. The importance of resources for the entrepreneurship development was not that much focused on by SSP organisations rather were mostly working through their social objectives to include the disabled community into wider society. But the concept of self-employment resources was not the prime objective. According to the data they said that they were mostly, the client based organisations and they were mostly looking for the client's attention. But how a disabled people oriented to be an entrepreneur without special support by SSP? Thus, it is important whether these organisations understand or fail to understand the robust strategy of promoting self-employment or entrepreneurship by delivering specific resources needs for the disabled people. However, all respondents of SSP organisations were positive about the motivation, knowledge and expectations that clients with disabilities had about entrepreneurship, but expressed reservations about the financial resources and the advisory services. Especially as disabled people have less capital, less collateral and worse credit ratings that make them unable to get external funding from the financial institutions. It could be thought that disabled people's business ventures generate less income. But this perception was wrong when they generated business skill for their clients according to SSP experiences.

The authors, who are Bangladeshi by their origin, experienced of research fieldwork while working with support service provider organisations for developing entrepreneurship on disadvantaged and disabled entrepreneurs in the context of a developed country at the UK. However, the researchers are opening their thoughtful research experience for promoting the forgotten minority of entrepreneurship for Bangladesh. There are many more Bangladeshi service providers which belong to third sector (NGO) services, but evidences are profoundly absent on experience of those specialized entrepreneurship delivery services in Bangladesh. According to world health report 15% of total population are disabled in Bangladesh (WHO, 2012). However, evidence is needed on the issue of the self-employment or entrepreneurship service delivery opportunities for developing disabled entrepreneurs. It is social acknowledged that in most cases of disabled people; the participation of establishment of the disabled entrepreneurs is relatively low. It could be more interesting if more attempts were considered to include the impact of other assumptions such as entrepreneurial skills, other environmental factors, external factors, financial support, government policy and roles, universities roles, industrial support, facilities and technology provided which are

potentially able to influence the disabled people to grasp the entrepreneur's opportunities. It is suggested that future study be supposed to investigate the criteria in attracting the disabled people to involve in entrepreneurship.

References

- Acs, Z., D. Audretsch, & D. Evans (1994) 'Why does the self-employment rate vary across countries and over time?' *CEPR Discussion Paper no. 871*, London: Centre for Economic Policy Research
- Alvord, S.H., L.D. Brown, and C.W. Letts (2004) 'Social entrepreneurship and societal transformation: An exploratory study.' *Journal of Applied Behavioral Science* 40, no. 3:260-82
- Anderson, R.B., L.P. Dana, and T. Dana (2006) Aboriginal land rights, social entrepreneurship & economic development in Canada: "Opting-in" to the global economy. *Journal of World Business* 41, no. 1: 45-55
- Anderson, R., B. Honig, and M. Peredo (2006) Communities in the global economy: Wheresocial and indigenous entrepreneurship meet. In *Entrepreneurship as social change*, ed. Chris Steyaert and Daniel Hjorth, 56-78. Cheltenham, UK: Edward Elgar
- Armstrong, P. (2005) *Critique of entrepreneurship: People and policy*. Basingstoke: Palgrave Macmillan
- Blackford, M.G. (1991) *A History of Small Business in America*. Wayne, NY
- Blanck, P.D., Sandler, L.A., Schmeling, J.L. and Scharz, H.A. (2000) *The Emerging Workforce of Entrepreneurs With Disabilities: Preliminary Study of Entrepreneurship in Iowa*. Iowa Law Review, Vol.85 (5), pp. 1583-1668
- Baines, S., Wilson, R., and Walsh, S. (2010) 'Seeing the full picture? Technology enabled multi-agency working in health and social care, New Technology,' *Work and Employment*, 25(1), pp. 19-33
- Baines, S. and Wheelock, J. (2001) 'Working with Business family: Micro-business livelihoods in the north east and south east of England.' In Tomaney, J. & Ward, N. [eds.], *A Region in Transition: North east region at the millennium*, Ashgate: USA
- Baines, S., Wheelock, J. and Jones, T. (2003) 'A household approach to the small business family.' In Fletcher, D.E. (ed.) *Understanding the Small Business Family*, Routledge: London
- Baines, S., Wheelock, J. and Gelder, U. (2003) *Riding the roller coaster, Family life and self-employment*, The Policy Press: UK
- Baldwin, M., and Johnson, W. (1995) 'Labour market discrimination against women with disabilities.' *Industrial Relations*, 34(4), pp. 555-77

- Bandura, A. (1994) 'Self-Efficacy.' *Encyclopedia of Human Behaviour* In V.S.Ramachandran(eds.) Vol. (4), pp. 71-81
- Bandura, A. (1997) *Self-efficacy: The exercise of control*. New York: W.H. Freeman
- Bardasi, E., Jenkins, S. & Rigg, J. (2000) Disability, work and income: a British perspective. *Institute for Social and Economic Research Working Paper 2000-36*. Colchester: University of Essex
- Baranov, D (2004) 'Conceptual foundations of social research methods.' Boulder: Paradigm Publisher
- Barnes, C. (1991) *Disabled People in Britain and Discrimination: A Case for Anti-Discrimination Legislation*, Hurst and Company, London
- Barnes, C. (1992) 'Qualitative Research: Valuable or irrelevant?' *Disability, Handicap & Society*, 7(2), University of Leeds Archive
- Barnes C (1993) *Disabled people in Britain discrimination*. Hurst publication, London
- Barnes, C (1999) 'A working social model' Disability and work in the 21st century,' paper presented at the Disability Studies Conference and Seminar, Edinburgh. [Online] [Accessed 21 February 2010] <http://www.leeds.ac.uk/disability-studies/archive/frame.htm>
- Barnes, C. & Mercer, G. (2003) *Disability*, Polity, Cambridge
- Barnes, H., Thornton, P., and Maynard Campbell, S. (1998) *Disabled people and employment: a review of research and development of work*, Bristol: the Policy Press and the Joseph Rowntree Foundation
- Barnes, C., Mercer, G. (1997a) *Exploring Disability: A Sociological Introduction*, 2nd ed., Polity Press, Cambridge
- Barnes, C., Mercer, G. (1997b) *Disability Studies Today*, Polity, Cambridge
- Barnes, M., Heady, C. and Middleton, S., (2002) *Poverty and Social Exclusion in Europe*: Edward Elgar Publishing, UK
- Barnes, C., and Mercer, G. (2004) 'Theorising and Researching Disability from a Social Model Perspective' In Barnes and Mercer, G (eds.) *Implementing the social model of disability: Theory and Research*. Leeds: The Disability Press
- Barney, J. B. (1991) 'Firm resources and sustained competitive advantage.' *Journal of Management*, 17 (1), pp. 99-120
- Barney, J. B. (2001) 'Is the resource-based 'view' a useful perspective for strategic management research? Yes.' *Academy of Management Review*, 26, pp. 41-56
- Barney, J. B., and Arkan, A. M. (2001) The resource-based view: Origins and implications. In M. A. Hitt, R. E. Freeman, & J. S. Harrison (Eds.), *The Blackwell Handbook of Strategic Management*. Oxford: Blackwell Publishers

- Berny, J.B. & Mackey, T.B. (2005) 'Testing resource-based theory', *Research Methodology in Strategic Management*, Vol. 2 pp.1-13
- Berny, J. B., Wright, M., and Ketchen Jr., D. J. (2001) 'The resource-based view of the firm: Ten years after 1991.' *Journal of Management*, 27, pp. 625-641
- Borstein, D. (2004) *How to change the world: Social entrepreneurs and the power of new ideas*. Oxford: Oxford University Press
- Boylan, A. and Burchardt, T. (2003) *Barriers to Self-Employment for Disabled People*. Small Business Service, London
- Charmaz, K. (2000) 'Grounded Theory: Objective and Constructivist Methods. In N.K. Denzin and Y.S. Lincoln (eds.), *Handbook of Qualitative Research* (2nd edition), Sage: London, pp. 509-535
- Charmaz, K. (2006) *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis*, Sage publication: London
- Chiff, E. (2007) Social enterprise and entrepreneurship: Towards a convergent theory of the entrepreneurial process. *International Small Business Journal* 25(1): 5-26
- Doyal, A. W. (2000) *16 More Job Interviews: Self-Employment Strategies for People with Disabilities*. The Training of Resource Network, by St. Augustine, FL: Godfrey, A. (2005). 'The Emergence of Ethnic Entrepreneurship' Princeton University Press, Princeton, NJ
- Fairlie, R.W. (2005) 'Entrepreneurship and earnings among young adults from disadvantaged families', *Small Business Economics* 25: 223-36
- Fairlie, R.W. and B.D. Meyer (1996) 'Ethnic and racial self-employment differences and possible explanations', *Journal of Human Resources* 31, no. 4: 725-62
- Harper, M. and Mumm, W. (1989) *Self-Employment for Disabled People: Experiences from Africa and Asia*. International Labour Office Publication
- Ippon, C., Arnold, N. and Colling, K. (2003) Small Business Development Centre Experiences and Perceptions: Providing service to the People with disabilities. *Journal of Developmental Entrepreneurship*, Vol. 8 (2) pp. 113-132
- Korten, D.C. (1980) Rural organisation and rural development: A learning process approach. *Public Administration Review* 40: 489-511. *Entrepreneurship & Regional Development* 371
- Krishna, A., N. Uphoff, and M.J. Eiman, (1997) *Reasons for hope: Interactive experiences in rural development*. West Hartford, CT: Kumarian
- Lorenzen, T., Ndenk, L.V., and Mokohe, P. (2007) 'Economic Empowerment and black disabled entrepreneurs: Negotiating Partnership in Cape Town, Africa,' *Disability and Rehabilitation* 29(5) pp. 429-436

- National Institute of Disability and Rehabilitation Research (2000) 'Long-range plan 2000' (Office of special education and rehabilitative services) Washington, DC: Department of Education
- Nicholls, A., and A. Cho. (2006) *Social entrepreneurship: The structuration of a field. In Social entrepreneurship: New models of sustainable social change*, ed. A. Nicholls, 99-118. Oxford: Oxford University Press
- Pavey, B. (2006) 'Human capital, social capital, entrepreneurship and disability: An examination of some current educational trends in the UK.' *Disability and Society* 21, no. 3: 217-29
- Smith, A. and Twomey, B. (2002) *Labour Market Experiences of People with Disabilities*. Labour Market Trends, August 2002
- Srinivasan, A. and Walter, A. (2002) 'Ensuring impact: Reaching the poorest while building financial self-sufficient institutions, and showing improvements in the lives of the poorest women and their families.' in *Pathways out of poverty: innovations in micro-finance for the poorest families*, ed. S. Dinkuy-Hartis, (1st Edn), Kumarian Press, Bloomfield, Conn., pp. 1-78
- WHO report (2012) World Health Organisation, *World Health Organisation: International classification of functioning, disability and health*, Geneva.

3. Appendix 3: Request letter for interview

“TELL YOUR Business Experience”

The aim of this research is to explore the entrepreneurship experience of UK disabled entrepreneurs. It is evident that a very few research have examined the relationship or interaction between business and disability. Therefore, ‘disabled entrepreneurship’ is now a significant concern from a number of different policy perspectives: promoting entrepreneurship among disabled groups, preventing social exclusion, and narrowing the gap in employment between disabled people and the others. A number of studies highlighted that entrepreneurship through self-employment is an important source of paid work or self-income, but very few have focused specifically on the business resources experiences. Consequently, although it is clear that a significant proportion of disabled people are self-employed at the UK, little is known about who they are, what kind of resources are at their disposal, and the earnings they derive from self-employment through entrepreneurship opportunity. The association between self-employment, entrepreneurship and disability remains uncertain. Therefore, this research will develop the knowledge about the best way to support UK disabled entrepreneurs and their businesses and possible contribution of a wider definition of entrepreneurship, which includes people with disabilities.

I am recruiting thirty disabled business owners/entrepreneurs for interviews. Each interview will take about an hour or some more. I would like to explore the experiences of disabled entrepreneurs in relation to the start-up and development of businesses in the UK.

Your involvement in the research is anonymous and confidential. You could stop being involved at any time. I will not use any information indicating your identity when I will write my final thesis.

Your participant is highly appreciated. Please do not hesitate to contact me, if you have any enquires or further information.

Naheed Nawazesh Roni
Doctoral (PhD) Researcher
Email: n.roni@mmu.ac.uk;
Mobile: 07533 862757

RIHSC (Research Institute for Health and Social Change)
Manchester Metropolitan University
Elizabeth Gaskell Campus, Hathersage Road,
Manchester M1 0JA

4. Appendix 4: Informed / Request letter for consent

[Via email/post by intermediaries)

Ms. Naheed Nawazesh Roni from Manchester Metropolitan University is conducting a research study on start-up experiences of disabled entrepreneurs at the UK. The aim of your interview is to hear your opinions of experiences about your own independent business.

Naheed will be asking questions about your starting up business experiences, and about your everyday business life in general. You can choose whether you want to answer these questions or not. You can always reserve your comments at your face-to-face interviewing.

However, I/we would appreciate your help in this research because it allows us to know more about how you feel about the programme. The interview will take about minimum one maximum two hours. Some of the questions are personal questions about your business experiences. If these questions make you uncomfortable, please tell Naheed right away. You may decide to stop at any time and accordingly, you may refuse to answer. If you do not want to answer a question just tell her and she can move on to the next question.

Interview information from Naheed will must not share with anybody else except her research reporting. Your answers will be for her thesis. No one will be able to tell what your answers were, or that you participated in this study. If you have any questions about this, you may contact directly with Naheed or us. If there is anything you do not understand, please ask us to explain further.

Thank you very much for your co-operation.

[Research intermediaries: xxx]

5. Appendix 5: Consent form

Title of the project:

Entrepreneurship as an opportunity for disabled people: An exploration of business start-up experiences with resources

Name of the Researcher: **Naheed Nawazesh Roni**

Please sign in the box.

1. I confirm that I have read and understand the participant information sheet for the above study and have had the opportunity to ask questions and these answered satisfactorily.

2. I understand that my participation is voluntary that I am free to withdraw any time, without giving any reason and without any rights being affected.

3. I agree to take part in the above study.

.....
Name of the participant
[BLOCK letters]

.....
Date

.....
Signature

.....
Researcher

.....
Date

.....
Signature

Thank you very much for your kind effort, time and contribution to my research work.

6. Appendix 6: Piloting interview

Interview No:

Respondent:

Date:

Audio No.

Time:

Transcription Ref.:

Category	Interview Questions	Remarks
1. Ice-Breaking	Could you please introduce yourself? Age, education, marital status, family life,	
2. Business	Business type, size, employee, nature, functions, etc. how many staffs/ any disabled/ turnover/ net profit etc.) Could you please tell me about your business? Do you have any disabled employee?	
3. Disability	Can I ask you about your disability? Explain. What particular problems do you face in your day-to-day life? Could you please tell me something about your disability?	
4. Interaction between disability & business	How you see yourself as a disabled business owner?	
Category	Interview Questions	Remarks
1. Starting Business Experience	Tell me the experience of your starting the business having your disability. Starting – up Experience Why, How, Any turning point?	
2. Business Experience	(Could you please tell more about your business experience?) Can you share your business experience in relation with financing? Do you see any connection between disability and business experience?	(Expansion, diversifications , balancing, expansion, modernization, replacement)? Human, social and financial.

3. Experience from support services/organisation	Are you member of any professional body, association? Is/was that helpful?	Support service Plus Other supports
4.Support Service Provider	Tell me, what is your experience from your service provider organisation to start /continuing/developing this business?	Consultancy Support Training (Mentoring/ Supervision/ot her) Resources (Institution : Govt./third sector/other) Financing support, Network support, etc. Expectation
5.Business Problems/ Barriers	What are the major problems you have faced into your business?	- Problem of conducting the business - Problem of any business environment

Question check list :

1. Start-up business: (i) finance, (ii) business idea,
2. Experience: (i) business support (ii) disability support (iii) support service provider
- 3.Support service provider (nature and possible expectation)
4. Types of business (characteristics and why this character)
5. Identify the Resources (availability and non-availability)
6. Disability (types and the interaction with business)
7. Problem (Business for disabled people)
8. Solution (Business for disabled people)

7. Appendix 7: Interview guide and schedule - 1st phase

Name:

Date:

Venue:

Duration: start time

End time

Thank you for your willingness to participate this interview. I would like to take this opportunity to ask some questions of your experience in set up your business.

1. Could you start by telling me a brief history of how you start up your business?
2. Would you like to talk a little bit about yourself? Could you give me examples of life experience that is particular important to you to become entrepreneurs?
3. Could you say something (more) about your family and your parents?
4. How do you compare your business development to the experience of start-up business?
5. I would like to get a bit more detail about your daily business operation?
Can you describe a typical week, in terms of where you work and at what sorts of times of the day you work?
6. I would like to talk about your experience in getting capital access for the found of your business, and the initial development in the start-up stage, could you give me a more detailed description of what happened?
7. So now, would you like to talk about the network resource available to you in the start-up stage? In terms of providing information and advice, obtaining finance, targeting customer, or expanding network?
8. Overall, what are your feelings at starting business by yourself?
 - Do you think of your businesses is different to the traditional business in the UK? What are the major differences?
 - According to what we have discussed before, what are the major factors drive or prohibit you to start-up business?
 - Do you feel that successful business start-up in your sector need great qualification/ professional training, sufficient and appropriate funds and business support in terms of advice searching from all sorts of networks?
 - Have you considered moving back to employment/taking over family business instead of business? Have you consider to start-up another business in the future?
9. Do you have anything else you want to share?
10. Can I conclude by asking you to fill in this quick list?

8. Appendix 8: Interview guide - 2nd phase

The research is using the term “entrepreneur” is self-employed or independent business owner at the UK. Please feel free to share the story about your start-up business.

1. Could you please tell me something about your work-life balance?
2. What specific/particular problems do you face in your day-to-day life about your work?
3. How you balance it?
4. How you see yourself as an independent business owner? (hints: social and personal point of view- you might have chance to do job)
5. Tell me the starting up experience of your business. (Starting – up experience of why, how, any turning point?
6. Then you can you say about something about your business idea?
7. Can you please share your business experience in relation with your personal experience?

Hints : Previous work=? Experience =? Educational qualification= ? Skills=?

8. Could you please share your business experience in relation with financing ?

Start-up finance=?

Working capital=?

9. Can you share your business experience in relation with social network?

Group = what type? Regular meeting?

Association = where?

Professional body = any membership? Type?

10. What is your experience from your support service provider organisation to start /continuing/developing this business (hints : any kind of organisation who helped you for building up this business including your bank, what kind of involvement did you have)?

Good experience= ?

Bad experience = ?

11. What are the major problems you have faced into your business as a business owner/entrepreneur? (Hints : share your personal experience)

Human skills and experience =?

Financial capital = ?

Social network= ?

12. Finally , Could you please introduce about yourself?

(Hints: Age = ? Education=? marital status/child= ? family life and responsibility= ? etc.)

13. Could you please describe your business and its nature? (please follow the following hints)

Business type=

Size=

Legal format=

Employee (any disabled employee)/ how many staffs=

Decision maker/management=

Features (characteristics)=

Functions (nature)=

Customer=

Location=

Any disabled employee in the firm=

Business turnover=

Gross Profit = Net profit=

14. Do you have any disabled employee? (if not, what you think to employ them or not?)

15. What do you think for the disadvantaged people (e.g. poor, disabled, minority group) for the promotion of small business enterprise at UK?

16. Anything you want share about your business experience you have not been asked but you want to say more!

9. Appendix 9: Interview guide - 3rd phase

Name:

Date:

Venue:

Duration: start time

End time

Thank you for your willingness to participate this interview. I would like to take this opportunity to ask some questions of your experience in set up your business.

1. Could you start by telling me a brief history of how you start up your business?

- Which year did you start?
- Motivations for start-up
- Sector / (same as work experience?) (Q1,3, 4)
- Any reasons why you want to start business on this sector?
- Position in the ownership structure
 - Role in the business
- Have you employed any one, or hire sub-contractors?
- outsourcing your work
- How so?
 - Premises? Rent, Possess
 - Overheads/major costs of the business?
 - How has the business done in the first year?
 - How is the business doing now?

2. Would you like talk a little bit about your life to date?

- Country/location of origin

Does your business have any link with home country?

- Education background

What have you learned from your degree? Has thing to do with business?

- Highest academic qualification

Have you done any special training for the preparation of becoming business entrepreneur?

Vocational training

Management training

- Family business experience (Link to Question 3)
- Work experience (sector, occupation) (Link to Question 4)
- Previous business experience (sector, role)

Do you see any connection between the previous experience and the current business?

- Doing any paid work alongside the business now (Q4)

- Could you give me an examples of life experience that particular important to you to become entrepreneurs?
- How important is being in business to your sense of yourself?

3. Could you say something (more) about your family?

- Occupation of family member/relatives
- Circumstance of your family (Poor, medium, rich), is your decision of becoming entrepreneurs having anything to do with the condition of your family?
- Their attitude towards you becoming entrepreneurs

-What is so bad about ...?

-How to deal with it that there is conflict between parents' wish on you and pursuing own dream?

-What happed when you actually took action to start up business without their agreement...and they were not agreeing with it? How do they react on that?

-How do you feel and what else have you done?

-finance, advice, information, social network (Links to Question 6, 7, 8)

- Influence of family businesses background

-Why did you not take over the family businesses?

-Family business succession

-What has been different after you took over the businesses? Diversity

Why do you make these changes?

How do you feel?

-How does your family react? Why so?

How do you deal with it?

4. How do you compare your career development to the experience of start-up business?

- You mentioned about you have worked in a company, what happed and why do not you continue?

- Life Change/ Fulfil dream/Financial difficult (Link to Q6)/work-life balance/Lack of experience (Link to Q1)/Family pressure (Link to Q3)

- How do you compare your working experience to experience of being in the business?
- Do you see any influence of your working experience on your businesses?
- Does anyone you have known from work help you in any circumstance for the set-up?

-finance

-network

-advice/information

- Why do you work another job alongside your business?

- Anything to do with your business?
- Impact on your business?

-experience -finance -advice

- How do you compare your current experience of starting career development to the experience of starting the business?
- What are the main reasons you decide to be employed?

-Life Change/ Fulfil dream/Financial difficult (Link to Q6)/work-life balance/Lack of experience (Link to Q1)/Family pressure (Link to Q3)

- If you tried to remember, could you describe the day that you officially clear your business?
- How was your business when you decided to clear?

- Is there any reasons related to the unpredicted risk? Economic reduction/industry depressing/policy changes

- Personal reason? Major changes in life, Family pressure, Partner leaving...

- How do you feel when your business did not go well as your expected

- The way of dealing with it

5. I would like to get a bit more detail about your daily business operation?

Can you describe a typical week, in terms of where you work and at what sorts of times of the day you work?

- How many hours a week do you have to work?
- How much annual leave do you normally take?

-What would happen to your business if you worked fewer hours?

-How happy were you with your work-life balance?

- How do you feel about your business?

-what is the main goal?

-what is the major strategy? Price, technology, quality, customer, supplier

-Do you see any potential to expand your business (potential, target?)

-how do you see your business is going to be in the future?

- Partners

- about them

-relationship

-management structure

-any influence to the business

- Supplier/sub-contractors, how do you work with them?
- Major group of your customer, how do you feel about them?
- Are they part of your business network? How do you relate with them? How do you get along?

6. So now I would like to talk about your experience in obtaining finance for the found of your business, and the development in the start-up stage, could you give me a more detailed description of what happened?

- How the money used for?

-major expenses in the start-up

- Structure of start-up capital, what are sorts of finance you got for the stage of start-up? What are the decisions behind it? How do you look for the information and advice?

-Influence on the business by employing each different financial resource

-management

-consultant

-decision making

-impact on the profit, future development

-relationship with bank manager

- What have you done to get it?

- What was the factors result in the difficulties in getting each different resource?

-What have you done to overwhelm it? Ways of dealing with it?

- ✓ business plan
- ✓ commutation
- ✓ assurance, mortgage, premise
- ✓ financial records
- ✓ managing social network

-what happed? (*Successful or failure*)

7. So now, would you like to talk about the network resource available to you in the start-up stage? in terms of providing information and advice, obtaining finance, targeting customer, or expanding network?

- Do you have clear boundary between your personal network and business network?
- How do you see the role of family and friend in the stage of start-up?
- What are the disadvantages as having family, friends involved

-do you have further examples other than what we have discussed (Q3)?

- Do you have close connection with disability community? Could you describe in much detail what the connections are?

-What is the influence of that in the start-up?

-How do you maintain the relationship?

- What were the other networks you have considered as important during the start-up of your business? Bank, accountant, business agency
- In what ways these networks helping in the start-up of business, give me some examples

- How do you maintain the relationship with them?
- Do you see some network is less important than the other in supporting business start-up, or they just have different role? What is your main focus?

8. Overall, what are your feelings at starting business by yourself?

- Do you think of your businesses is different to the traditional business in the UK? What are the major differences?

-motivation in becoming entrepreneurs

-nature of business, profit, cost, manager style

-resource required and used for start-up (knowledge and skill, sort of financial support, and network)

- What are the major factors drive or prohibit you to start-up business?
- Do you feel that successful business start-up in your sector need great qualification/ professional training, sufficient and appropriate funds and business support in terms of advice searching from all sorts of networks?
- Have you considered moving back to employment/taking over family business instead of business?/ Have you consider to start up another business in the future?

9. Do you have anything else you want to share?

10. Can I conclude by asking you to fill in this short quick list?

10. Appendix 10: Disabled entrepreneur's background information

These details will help me to understand you and your business better. If you would rather not provide any of the information, please leave the section blank.

Your date of birth	
Your religion	
Your highest qualification (e.g. GCSE/O'level grade, NVQ 2, Degree, Postgraduate degree) or professional certificates	
Turnover (money coming in) to your business in the first year	£
Any other profits the business made in the first year	£
Business debts (loans, overdraft etc.) for the start-up	£
Initial capital in the start-up (please fill in the percentage, not exact number) Personal saving Family and friends Bank Other (specify)	 % % % %
<p>What is the essential resource for the business start-up? (Please tick all the items applicable)</p> <p>a. Professional knowledge or technology b. Management skills c. Work experience in the same sector d. Customer e. Supplier f. Family support g. Government support h. Finance resource i. Business network j. Personal network Others (please specify)_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>What is the major difficulty for the business start-up?(Please tick all the items applicable)</p> <p>a. Lack of particular knowledge or technology b. Lack of business experience or managerial skills c. Unready business start-up d. Low consumption e. Unstable supply f. Unfit policy e. Family issue f. Finance unavailable g. Limited network</p> <p>Others (please specify)_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

11. Appendix 11: Interview guide for SSP participants

The key themes to explore in the interviews in relation to support new business development for disabled people.

1. Current range of business support available, specifically for disabled people
2. Notable achievements of local or regional business support
3. Perceived gaps in the business support available
4. Barriers faced by disabled entrepreneurs/ Barriers faced in setting up a business
5. Potential for participation of disabled people in business
6. Support for disabled entrepreneurs in the future.
7. Specific needs to be addressed

Researcher's Questions

- a. How does an SS provider engage/experience with disabled entrepreneurs for developing a new business or a new enterprise?
- b. How does SS provider functioning to accommodate capital resources for disabled entrepreneurs?

Prompts	Question Type	Clues
Introduction	How you get the disabled entrepreneur as a client?	Reaching clients. Targeting disabled person for better livelihood.
Start Up Event experience	How you deal with your new client/s?	(Theory) : Mainstream business support can be adapted to suit individual client needs and successfully guide disabled people through business start-up.
Motivate	What is the experience of dealing with disabled entrepreneur's client?	
Business Development	What kind of development efforts do you provide for your clients from your company (any specific)? What are the problems of that? If any?	(Theory): Confidence and knowledge are two aspects that need to be addressed amongst advisors to improve their ability to work with clients who have disabilities.
Resource shortfalls are the inability to develop viable Business Plan & Firms		How does SS provider accommodate resources for disabled entrepreneurs?
Human capital	Education, training, skills. (How does this organisation accommodate skills and trainings to end?)	Evidence/Problems came from DE interviews (how your organisation are attempting to deal with them)
Social capital	Business networking, links, Marketing, Common Interest Group	"

Financial Capital	Helping for institutional financing, Systems, procedures	”
Evaluation , Performance and Experience of the org.		
Evaluation	What Clients Want? – Clients with disabilities may want credible information and advice on whether they could really become self-employed. (Realistic encouragement is imperative)	Supporting Staff – advice staff sometimes do lack confidence or knowledge in working with clients with Disabilities.
Preconceptions and Misconceptions	About promoting disability and disabled entrepreneurship.	
Compliance or any Follow up	Where? If any.	System of their compliance could make positive contribution to entrepreneurship development.

Disabled Entrepreneurs’ interviews key themes relation with SSP’s queries.

1. Motivation for becoming an entrepreneur/starting up business.
2. Their personal business ideas (whether realistic plan/market research)
3. Barriers faced in setting up a business (Financial, Support, Entrepreneurial)
4. Previous experiences of business support
5. Gaps in current business support available
6. Specific needs to be addressed
7. Ideas for future targeted business support (advancement/ modernization /improvement).

12. Appendix 12: Sample transcript

Q: Interviewer R: Respondent

Date: 15.4.2012

Venue: XXX

Duration : 2 hours (approx.)

Q1: Let's start our conversation by introducing yourself? Say for e.g. where were you born, and your education, family life, and previous background.

R : Well, firstly I would like to say a good and brilliant effort to your research. I am Mrs. XX, a freelance graphic & web designer, currently running an advertizing firm for the business and local community, also working as an interior designer. And my office is based on Manchester, north Manchester. However, I work all around UK. I have my Bachelor degree in Art, I am 51 years, married, having one growing up children. My husband is a teacher in the XX College.

like I say, I did art degree...erm...but...erm...Let us go back a little bit more, my family came here... they came over in 60s, and set their business in...you know, my father started his own restaurant in Hosisfiled in the 60s, and then he moved to Barrowverness, and that was where I was born. After that, he established a curry restaurant in Barrowverness also started a bed and breakfast hotel, but he had those lots of share and bond from family. And then, he started his own small restaurant will hotel, but with his brother, my uncle. So it is like different two families with one business. I think he did it for quite number of years, and then he did not feel very well. We were kind of confused...then my dad said shall we start at Manchester, but he always wanted to go back Barrowverness. But we wanted to stay in Manchester, because it is a big city. And I also studied at Man uni, All...nothing going on in Barrow, you know. But we did eventually go back to Barrow, he started his business again in Barrow, it was quite successful. The whole family kind of helping out, we kind of work every night and weekend really.

Q: Tell me your business history, how could you start your business?

R: Ok...I do not know...for my own business, I did have the idea...erm...a few years ago, I worked for a IT company, and again it was not new business, and it was kind of (for did)... was a year. I was like doing the graphic designer, and you know, doing like web-designing. And I came of this idea of like...you know...have my own kind of...building the business directory for the specific business community, and people can advertise online. Before that, I mean...I was, I studied Art...you know, I did ten years in Art doing exhibition. I was working for this internet and IT Company, doing this kind of IT, and print. It is that friend's firm, you know, he started the business. Since I worked for him, I had this idea of working on this directory, specially developing some website and designing. Then I started 4 years before and currently I own IT company in Manchester.

You know from Art to business, it was like a huge jump. (q: hmmm, Yes) I was always being kind of, like freelancing for like 10 years. And because it is difficult to maintain all works, so managing effectively is the crucial things for business. I do believe creativity works needs lots of passion and desire for works.... It is

better to build a career for me in an independent way. Because I am disabled and I also prefer to work my flexible hours.

When I worked for my friend's company, you know, being an artist, you know, being freelance, it is quite difficult; it is not that easy kind have regular income, so off the night, I need kind of look for the job to make it work. So freelance for that, you can see, is my own business, because I am self-employed in that way.

I do not know if you want me to talk about the art...or may be my specialist art. (q: Yes, go on. I am really interested in this bit, because you are the female entrepreneur of my interviewees, and you have got business experiences in Art and design, really different to the others business, creativity in particular) Sometimes, sometime when you asked me about business, my mind do not relate to art. You know, for UK, all this taxation, and everything. You have to find that kind of find register as self-employment, so that is still classified as business. But work wise, I do not really looked it as business, it is my own kind of, like...erm...need of expressing my own work. I did degree in Art, and I looked into questions who I am, where I come from, and then after that, you know...After my course, I kind of looking into it a bit more, but kind of more looking into the community, you know what is in our culture, and what is the situation with the art in England. So I did lots of work through that as well, but still all are really low pay...really low pay, (Laugh)...so what I have to do, you know, sometime, the job can be like, it will take me like two, three weeks, sometime I only get like 200 pounds to get (??) fees for it. (Q: it must be difficult...) Yes, financially, it does not work out, but I never looked it as business anyway. I do not think it will work if you looked art as business. I mean when we on the course, we may look at fund you need to fill in that form for grant, and it is getting more and more business. I mean they are now these days with art council, they ask you to kind of be more business, when do you make it work, how many hours do you...what is your budget, what return will you get financially...sometime it really take away from what you really want to do, because... (q: I know, it is like you first start your business is because you are passionate about the art...) Yes, (Q: but at the end, it becomes the business...) It is also you know you think the way of survival, you want to do it...you know, I want to do it, and I found different way to survival. I never go down the route in applying for grant. I have been doing through looking for job...looking for...en...what you call it...either art resident or someone looking for artist to show works in certain area, then I will apply for that. So that is how I generate income for my own work. And I have also been working in the family bed & breakfast hotel office desk to support myself quite long time as well.

So I have been doing that for a quite number of years, and my friend...erm... I also kind of know back of ...for long term it is not going to work. I need to kind find another kind of independent outlet, you know, how I can do something more creative, and not work in the restaurant or in the hotel. So I went to study design, you know, I went to study more computer, arts, graphic IT something likes that. That is when I went to work for my friend, work for him for about eight month, and went back to friends business, and had this idea about creating some interior designs and direction.

Q : What happened in business, what inspire you to do it in that time, you seems had idea of that long time ago?

R: So I kind of renting a small office based on north Manchester for myself to go in and try to develop it. In the developing stage my family helped financially. Also my uncle. I borrowed some from my uncle. Also I did manage to get grant from, I received grant from outside organization. That is probably the only application filled for the grant, and I kind of doing it for a couple of year, it has been so difficult, because technical wise, it is quite hard. First, I started my own web-design company, and I called it 'Y-style'. I looked the website, it is good. And I kind of spend 6 to 9 months developing that, and try to get new client, but it is kind hard, I kind of starting...once I got the grant, I built this web-site for this web-design directory.

Q :Why did you ask grant before, you do not need it, or cost concern? Is it the popular financial resource to support business in Art sector?)

R: I met this IT guy in my previous job, and he was doing that IT support, and he was quite passion about my idea. He would like to take part in it, so I employed him as freelance.

Q: So is it like employment, or partnership? or sub-contract?

R: Sub-contract. That was...haha...because he was not that experience at all, and also he is doing another full-time job, so the project has been delayed for one year. Although we kind of in the same office, he is still doing another job, and I am doing my own thing. So it is not brilliant situation, he started working in another organization. So we discussed it, he cannot develop it. (q: So before you started the project, have you signed any agreement, or contract ?) Ermm...not, I would say No, No, it is all verbal agreement, and he did put lots of time in it, you know, he worked full-time every evening, and put his time to it. But because he is not that skill, and not that experience for graphics and web designing as well, so he could not complete the task I set it for him to do. So it was hard for him and it was hard for me. I felt , you know, because he spend so much time, it was not easily say, you know, I do not want to pay the full money, because it was not complete. But I did have my business hard, and I did not pay full amount, which now...at that time, I feel...I do not want to fight awful, it was just money you know.

Q : How many staffs and employees you have? Is there anyone disabled?

R: well, not much. Most of the works I do. 3 are working with me. And amongst them one is having disability. It seems partial disabled a kind of mobility difficulties. He is doing mostly office job at the office premises.

Q: Do you have friendship or any kind of network before this business happened?

R: Yes, we do get on quite well. (q: so after involving the business, its kind of affecting your friendship...) Yeah, it does, it have a bit, (so do you feel that business involving the friendship is a good idea?) No, not really, (or have disadvantage?) yeah, it had disadvantage, it not like you know someone you employ, is not it? You can say...although I do kind make it really clear, you know, give me a deadline, if you cannot meet it, I would find another way to sort it. But, again, that was quite near to the end then. So...all that time, we were...I kind try to get him, you know, push him to

finish the task for me, and he was kind of, what I want to say, he was stuck on it, so that was kind of like drag on for quite a while.

I would admit that he was the last one, I employed another 2 plus one lady. I was looking for another IT people who help me to finish the project. And I have been asked around, (q: So first one is disabled ?) No, he is not.. The second one, ...he is from Scotland. Moreover, he was working in the Scotland. I met him through LCD a volunteer organization, he used to work in the training session. I said I kind need an IT person to help me to develop a website I got, and he said he could work; he just kind came to Manchester from Scotland, and he came and wanted to settle in Manchester. So he was looking for job, and I was looking for IT person. So that was how we kind of come together. Again, there is no contract. But we have like email agreement, so ...erm...at the end, he did not finish the project. He found his situation, he managed to find a job, he was looking for a full-time job really. They all, at the beginning, give me a good impression. They are quite well at it, until they kind of starting, you know, have their own job...they kind of working on it for quite few months. When he was in Manchester, it was good, then not long when he found the job back in Scotland again, so he moved back to Scotland. And he tried to do this job. And again it did not work. Eventually, kind of fissile out, I did not pay him the full amount, because he did not finish the whole job.

So after him, I contacted... someone from Australia, just make through kind of open source...what will you call it? A software for people to use, and he is one of the developer. So...oh, good, he is developer, he must be really good. (Q: Skillful) Yes, skillful. He has done job for me. He was quite confident as well, and he specialized in the area I want to do, so he charged a lot, he charged 20 kind an hour. I was willing to pay him. So when I send him the whole detail. And he looked through it, took time to look through it. And he said the two previous developers have really started off badly. So I paid for nothing really, and I paid him try to correct their mistake. And again, I do not know... I got this feeling, am I being too naive...you know, like trusting people too easily. He is kind of freelancing for..., and had his own business also, but I never met him, just knows him from this open source organization. He developed it for a length of time for me. Again, he said his financial situation is not good, he need to look for job. So they are all end exactly same way. They are similar. (Q: Yes, similar reason.) So...yeah...so that is why...so that is why this business is on hold this moment. It is cheaper to ask friend, and but it is not good to involve friendship in the business. It is wiser to hire specialist, but it is expensive, and it is hard for start-up.

Q: What is your experience about business resource specially financing? how could you manage it? Can you please describe, and other business resource?

R: I am still doing my freelancing, and doing design menu for friends and family, doing website for friends and family. And I am also doing the full-time job at the moment to actually kind of having income. Because of developing this project, I have borrowed some money from family. So I feel I need to put this on side, I paid back before I made any further decision. So business, I was not successful at all. (q: No, you had try, and you learn...) So I need to borrow money, what is that for. It is

experience. I picked a lot experience, and also it is not just business. There is also like the employment side and things, and technically, I picked some skill.

Q: You talked about you obtained grant from external organization, can you tell a little bit more? More in detail financing?

R: The grant? (Q : Yes, the grant you obtained.) Erm... ..The...It is called XX. It has been so many years. Oh, it is 'Unlimited'. Have you heard of Unlimited? No, it is...en...it is...en...an organization, they have this lottery money, and they invested in the bank. Whatever they interested, whatever they have, they kind of like award...kind of like...en...en...entrepreneur like myself have the idea will help their own community. Because the website we have, it is for...for my idea is to make web page directory, mostly useful for Indian people, as you know largest Indian ethnic community living in UK. I know lots of people come from different state of India, they have a lot of skill, but they could not really find a job, you know working in the mainstream. So I was think if I have this business community directory, people like pumping skill, baby sit, a driver, whatever. They can register themselves on it, and many people can access it. And look for helping in that way, so that kind of helping with each other. So that was my main idea really. So that is why I have been awarded for. Because the IT side is so complicated, I could not take off the grant.

Q: Okay, so how did you find the fund called Unlimited?

R: How did I find it? (Q: Yes.) It is actually being recommended by the Business Link. And business link is recommended by LCD guidance. Then I went to see an advice, and I was looking for grant for the idea. And he looked my idea, and we kind of discussed it. They recognised my idea to fit it into this grant.

Q: Is this Business Link, profit or non-profit organisation?

R: It is non-profit organization. You know, Business Link, it is government base to help new business for UK nationals, or any business have any problem. They can contact them. (q: do they serve only disabled?) No, they work for all. Not only disabled business owner.

Q: Even though your business did not go well, you still have done some business already? Does the business start having some income? What is the nature of work you are working?

R: I mean it has been a struggle; it was not...I still maintain this group of client I am dealing with. I am still working on the website; I am still design menu for them, design web if they need to. But now I am doing full-time, everything kind has to be like- at the weekend, I have to work now, which is quite difficult. Doing the full-time is quite demanding. (J: And you do not have time to delivery energy on Art part. Your original idea was getting income from the business to support your Art, but at the end of the day, the main thing you were doing is the business.) So in some way, the job I am doing now, which is working for advertising company, which I am mainly doing the design. This is kind of thing I want to do, instead of doing business management. Because I do not kind of trying the business with directory, and web design as freelance, I am kind of realizing I am not a business person.

Q: So you have got IT specialist degree, do you think that your lack of knowledge of IT is a big problem for you to work in IT?

R: For programming, yes (q: because you seems pay lots of money for things badly done...) For programming side, yes. Because I was trained in Art, and I picked up some computer skill, and like creative, like Photoshop, illustrator...you know, I picked all that skill...php with database, and programming is like another level. It is quite complicate; I need really really as well. And I am really not sure if I want to put myself through, you know, doing thing likes that. (Q: If in the future you meet someone who is really good at computer programming, will you take into your business?) Yes, I might pick up. Yes, I will consider that. But I think what I might do. Instead of me being of my own boss, I would like to be partnership with this person. You know, erm...I do not know, it is still, you know, I am ready to go back doing that yet. It is just kind of like, I just really...

I have been working on this business for 4 years now. And now I am looking back, I am pleased that I left it behind. Because I felt it was really not me. You know, business is not easy to make good profit. You have to convince your customer first, the, satisfy their needs and so on an on. Then they are happy to pay the money.

Q : Which is the major reason to put your business behind? No suitable sub-contract, less skillful in programming, or money? Or your disability?

R : Now I am doing this job, I am doing graphic design for advertising company, so it is kind of like creative. Also I am still kind of like, still kind of taking on some art project. So... it suits me better actually. I am more of creative and artist person than a business person. (Q: So you are quite happy with someone else in charge of management, and you are just in charge of creative parts and design parts?) Yes, yes, that was my original idea. If I kind like set the basic going for the business, so someone will run the business side, and I will do all the creativity side. So that is my main idea wanting to do this business really. So my original idea is to start a business first, then you might want to look for someone else to manage the thing I create, because it is difficult to maintain all works, so managing effectively is the crucial things for business. I do believe creativity works needs lots or passion and desire for works. Do you think yourself suits better in working for someone? If some really want to do creative work, and make money. I though when I was working in a company its better to build a career for me in a independent way. Because I am disabled and I also prefer to work my flexible hours.

Q: Why don't you think your family or your uncle could be involved in the business?

R : No, he...just my father, and because we are kind of bit old now, we kind of help some services. My father, he got the management role. Since he got the take-away role, he picked up doing the cooking, but he was really good, he was really really good. And the business is really kind of picked up. I think he has this really good business mind, and he had sort of...you know...couple of curry restaurants before, and he came back started another take-away. He started this curry outlet, he thought when he retired, and he had this B&B, and still has this income coming in, and he brought this property develop. In that way, you can see he was quite business

orientated. And my uncle he is based on (Canberry) and he have lots of business, he started this take-away, and restaurant in different places, and rent out or sell it, you know. So lots of property around, sold out or rent it, you know.

Q: So why do not think you can take over your easy family business? Established business in a sense.

R: Take over...work in catering?? No I do not want that for my life. I want to do something, I want to do something...different, as I was studying in Art. I did start thinking of that, it does have anything to do with what you had learnt from your degree. Like when you learn Art, design, and you want to do something you are interested in. I mean Art is something I am really interested in it. You know, one of the reasons I wanted to start my own business, I wanted to have some sort of income coming, that is why I started, to support my art side. But actually, practically, you put some much effort on the business; you do not have time to...to kind of concentrating on art. But ...the question is...it is experience as well, it is not as easy as you think, everything is just taking of time, and energy to develop.

Q: As you said you want to run business for income, why do not you go to find job directly? did you look for job directly?

R: Yeah...erm, I was quite lucky, I finished in June, and not long, I had this graduate show, and I have been spotted by the Manchester Art Centre. They offered me sole exhibition in Art Centre for the following May, so that is what I did, and then from that, I just keep developing my own work, and not being stop for so many year. And again, you know, financially, it does not work out, that is how I am in the situation now, tried the business side. I did not want to go full-time, because it restricts me from being creative, and also kind of trying to find time. I always wanted to do part-time, it suit me well. I always want to do part-time, and then you know I can do my art work. Because you know from last few years, I have been borrowing so much many from my family, so I need kind of do full-time job.

And also, I have been freelancing since I graduated, most of the time...I did work for university for a year as a pre-making technician there. I was living in the Manchester, but have to travel to the Preston, so it does not quite work. Then I feel I need to pick up some technique skill, so I stopped the university job, it was not very good pay neither. So I went back to (Conberry) and Barrowverness to help my family in the B&B hotel plus evening restaurant. I was thinking I am kind living in and I am getting paid, and then I can develop some IT skill. That is how I got IT skill, you know. (q: Do you like IT work?) Do I like...erm...If I had technical person to help me sort out of that problem that would be great. (Big laugh). But with my job, I am picking up, you know, technique wise, I do know what is going on, especially with design, printing, and all that. I had experience and it is developing, and I understand that.

Q: Could you please tell something about your disability? How you handle this with your work?

R: As you seen I have a problem of my left leg, I have got polio-diseases at my very childhood, and my left leg was paralyzed, when I was 3, my parents was helpless, they missed my childhood immunizations, because they are not aware about that

time, and they were a bit of traveling course from Uk to India. I don't feel that much problem because most of the work I do by using computer. Yes, I had problem when I was in college and uni, because I used to do lots of arts and crafts work, there I feel some mobility problem for the class assignments. Now I am ok. I am using very strong and handy supporter sticks now. When I was very young I used to with wheel chair, but I am not using at this moment. You see, that kind of IT side, I do not really like it. Because it's creative enough, and also I want to do something creative, which visually good and like more creative. And that is ...you know, programming side, you know, maths and code, it drives me. So I decide to attend the IT course. And I did it from one professional body but for the business link I talked one organization who really work for disabled people. Then I registered and enrolled with this learning program and activated my learning through online. This organization based on London but any member can do distance learning.

Q: How could you tackle your disability in your everyday work and life and business?

R: Not really. I am not that much facing problem. Because, most of the time I do work from my computer-table, laptop and home. May be I am little late and lazy for day to day work, some works I can't do very fast. Initially when I was young my sisters and my mother helped me a lot, when I grew up then I started to work my regular work independently and now it is ok with my business. I am not doing outside work for the business, most of the business agreement, network I do maintain through net and contact online. Internet does a lot for me, mostly for the disabled people get the most benefit from the internet those who are unable to move physically. Also you can get plenty of information from the net and browsing. It is a huge market.

Q: You have mentioned about that you have got family business background, and you did not want to take over that trade of business? Or your family did not want to give you because you are disabled person?

R: Because I am not the only child, actually, my father did not offer to me, may be I am physically unable. That is why I did not get...I had four sisters and my brother. My Dad offered business to my brother first, and he did not want it. Because we have been working in that trade for so many years, we were young. You know, we wanted to do something for ourselves, you know, something different, something we like. So he did not take it on, then my sister she just only smiled, so...both of them...her husband is a good chef, so she decided this is ideal for them, so she took the business, and she is still running it.

And what do you mean? Were they disappointed with me that it did not work out? (q: Yes, not taking over) Oh, not taking over the business. No, not really, because the business was not offered to me, you know, it would be not much easy for me just take over the family business. It is my 2nd sister who is happy to take it on, and she is not disabled like me. So there is nothing...and also there is often really open for us to do what we like. We should follow...kind of developing own kind of career...do whatever we want.

Q: You said you borrowed some money from family, so how do you change their mind? They were not very convinced in first place, right? So then how you make your business?

R: Who? (Q: Because you borrowed money from them, they might want to participate...) No, they do not. (q: So you just ask if they could borrow you money?) My uncle actually really like the idea, he actually wanted to take part in it. It is a good idea, financially he will be a good person to have in the business, but I was too afraid of that he would have too much control over the business. So that is why it did not work. Again, because I was not a business person, I did not want my life to be kind of like doing business rather than creative work. So I think that is kind of I am afraid of. If I am a business person, and he offered me to be partnership, lots of people with business mind will take on. Because I am not a business person always hunting for make profit. (q: Ok, understand, that is why always look for one person to take on the business, and one person doing the program, instead of you doing all by yourself...) Yes...(Laugh), and I am just doing the creative side...(q: And also got partnership...) Yes, yes. but I prefer somebody will take over the business part, they would like to have partnership with people who could bring in something that they are lacking of. And now here I am.

Q: How do you compare your business experience to the present context?

R: currently, I am doing graphics design at the moment, it is a creative work and I actually enjoyed it, because it is not kind of financial worry. It is like, you know steady income. So after so many years being a freelance from doing art to kind of like doing IT, you know like web design, I actually do at the moment, I am enjoying it at the moment to not have that financial struggle. I still kind of feel I still like to do more creative things, it is always...It is something I believe I might...I never kind of go over with that. So...I am also quite confident you know...because I kind of have left the art side for different period of time, and that kind of always manage to get back into it, if I want to. Because people do know me, you know, from the kind of work I have done. They still ask me if I want to take on project. I run this small IT business unit by my own.

I think, you know, living in the UK, most of my life, I can see the change. You know, from the...My father's generation most of the people started doing food service business, or restaurant. Like these days, there is more variety now. But now, there are lots of people come over, and struggle with the current economic recession. From their home town, you know, they have skill which they can use, and that kind of quite frustrating for them to have kind of working. (q: You mean people with high skill, and high qualification, and because of the recession with unemployment, they cannot develop their career?)Yeah, to find difficult to get into the mainstream industry may be for the cultural, ethnicity and sometimes language barrier, you know.

Q: So will you expect an opportunity to develop to more expansion your business?

R: I do not know, at the moment, I am not thinking about that. (Q: Yes, because I thought you might meet the person with the skill you require, or there might be an opportunity that people will offer you grant to do the partnership...) Yes, yes. Maybe

someone with the skill, and more business minded person, then I will consider it. But at the moment, I am quite happy to leave it on the shelf for a while. Have a break for me, because there was a lot of pressure. And it is kind of bringing me down a bit, because I am struggling, and I am not in the area that I enjoy doing. And I am also struggling through it. So that is why, at this moment, I am kind of leave that for a while until...maybe, who knows what will come later on.

Q: Could you say something about your business client?

R: That is another thing...maybe I am not wanting to go back to business. You know, I, I do not have this business manner adult think. I went through...like meeting different clients before, and the job kind like, erm...never kind like, en....en... a few of them did not kind of come along. And they did not feel either have the experience...They do not feel you know confident in me, you know being me on my own develop it. They would rather pay it a little bit more to other company to do it. (q: its because, your are disabled business person?) I don't know really. But nowadays people don't discriminate whether it is disabled or not, they see the quality of work. Quality hit the business and I believe that. Many people can do freelancing, and may be they are very good with client.

Q: How are you going to help them with the business directory? I mean the nature of business.

R: The directory did not quite work, but the idea was great, and was to allow them to advertise their business onto the website, and advertise themselves. So it likes two ways thing. You know, the website, for the directory website, they can look for people who speak the same language, and be able to communicate. It was kind like benefit the business side of people, and also benefit the community. There is also lots of other people came over. Like mum, she came over for so many years, but she still does not speak the language quite well. So she still need translator. So people like that be able to benefit from that. (Q: Maybe someone is good at English could help with people with skills for translation, something like that?) Yes, yes. (Q: So it is like a network, everyone offered what they are good at, and then they can exchange...) Yes, yes, yes. And also, you know, I was hoping the website will allow...the website is like an online community thing to allow people to contact each other, and see if they want to sell their kitchen equipment, like that, they can sell it. You know rent place, selling house, and all these things. That was kind of part of the website. (Q: so you will charge the commission, or...) The idea was to charge them advertising fees. Therefore, if they want to advertise themselves, you know, all the basic would be kind of like for the business on the directory would be free. But if they want to add more, like adding website link, adding local to it, adding like web page...(J: like different functions, you charge different money?) Yes, yes. And also on the website, we have advertising space as well. (Q: Is it quite similar to the EBay?) But got more functions related to online community thing, I think it probably more close to the directory. Com. Because E-Bay actually has kind of revenue through, kind like people advertising on the sale of the goods. But mine is purely advertising for the business, instead of individual item that they want to sell.

Q: You have mentioned lots of times about 'business person'; I wonder how do you define that? What make you think of you are not this type?

R: Ok, if I am doing IT, or graphic design, interior as well, there is certain amount of interest I am proud in the work. It is not just about how much you get and how much you put in, but more because you want it to look good. You want the idea to come through more. That is difference between the artist, the designer and the businessperson. Business person would...this person pay me half an hour work, I only do half an hour, or maybe ten minutes more. But being an artist, specially, you do not think about it like that, you have the chance to show your work into the public. You kind of putting as much time as you can into the work. I think that is the different.

Q: Well, let's take a break exercise. Have you known this person? (Picture card)

R: Yes, I know this business giant. He is a great and successful UK businessperson. May be he is one of the richest business leader in whole UK. (Q: yes, you are right, but there is another secret and open information, do you know, he is a disabled. And being a disabled he is a successful business entrepreneur) Oh really, no I really don't know and I don't even thought about that, so what kind of disability he got? (Q: dyslexia) oh, I see. Great. Great to know. I must salute then again. He should be a role model for disabled business entrepreneur. We should follow him... what do you say? (I must agree, but can you design a new concord plane for him?) (Laugh) No I can't. It will be difficult and but at least I can try (laugh).

Q: Oh, let's move on the open source topic. This is very good, quite interesting. You said you found the third sub-contractor from an organization called 'Open Source'. How do you know the Open Source?

R: I was helping the friend to put a kind of (??) way onto the website. And the friend was just starting to have her organisation as well. She set up this online thing to allow us to exchange the files. (Q: Is it like the Facebook?) I do not know, I never usually use the Facebook, but it allow you to upload file, and send each other massages, and allowed her to keep up what is going on with the project, so people can see...and people can log on and see what is going on, and that I kind of doing the research, and find out this Open Source. Because I am not a programmer, actually, php, SQL, you know I kind of need to know that. To kind of putting together, so I contact him, and he put it together. He did it really quick; because he is one of the people that kind of develop ...develop the programme. So that is why I found him kind of feel quite confident in him, because he is that person developed that ...that quite complicated software.

Q: I wonder if you ever thought about to outsource your work to a specialist?

R: I did research for that, I found what they use...they also use a (ready) package. So I have to adapt my ideas into that package of the programme, which I really do not want to...And it was not that cheap either, but anything would be like extra cost, so that is why I did not kind like went with the idea. (Q: So the cost is the main reason you do not want to do that.) I do not...I did not outsource to a company, but I outsource to an individual, because I found individual would be more flexible in ideas or changing things for me.

Q: Are they not able to tailor their service for you? Or are they having this package, and you choose whatever you want? (Outsource)

R: Yes, yes. So it is like if I outsourcing to a company, which I found it is quite reasonable amount, but it is only doing a quarter of thing I want. So if I outsourcing it to a freelancer, it will be able to develop more ...adaptive work. (Q: You said you have got grant for the start-up business, but you still have to borrow money from your family to support it, so why did it happen?) R: It is because the grant is not for the fees, you know for living. It allowed you to kind of rent office, and does everything for that directory, including that programmer, you know buying office tools online; you know registration and web space. But it does not include my fee, my living, so that is why I need to kind of borrow money from family.

Q: Do you have any contract? How do they audit your work and how do you spend your money. (Outsource)

R: We do like having a meeting, you know. Theythey do say they looked up people's application, and they think whatever ...that kind benefit the community. I was one of them. But with the outcome, they did not tell me, but I did tell them, I kind of struggle with the programmer. So they say with funding, it is like you won some, you lose some. We did have quite few meeting to let them know how I spend the money, and need to give them the receipts with what I spend, so that is what happened. So the grant they gave me, it was not...it was too optimistic to develop that kind of the website. If I have that skill, then it is ok, you know, because if I have to outsource, I have to outsource everything, would cost more.

Q: Are they taking part of the decision?

R: Are they? No, no, they are not. (So they are just ...give you the money, and you only have to do report, that is all.) Yes, and they have to review the website. (Q: But do they give you advice, or offer your information how to get advice?) Not...ermm...only in general as business kind of plan or ideas or way might be able to get help with business development, but it is not just business development. You know, it is the programme side I am struggling with, which they are not specialising.

Q: So the advice you are talking about, does it include introducing some else who might be able to help?

R: They did not manage to recommend anyone, I suppose it is decided by who you meet, is not it, and who you know. The people they normally contact are like the awardees that come with their own ideas as well. So people might be award might not have the time to help me to develop it. But there is like a session, we do have like workshop and session. That is a quite big of group of awardee, kind like coming network with each other, see if can help each other around, but I did not find a programmer.

Q: Have you contacted them when you got the problem to find the people to do the IT programming?

R: Yes, I did, but they are not in that position to know who to employ, and who won't take on the job for. This is very specialized area really. So all they can do is ...they actually did direct me to another place, which I forgot the name because I have not contacted them. So that was what happened. So at the end, I just feel tired of doing it, and want to put it on aside.

Q: Ok, I understand that, but why do not you borrow more money from your family, or look for another grant, may be, take little risk to wait if there is progressing in your business?

R: I think it is because the idea kind of developing for 3 to 4 years. I tried to achieve it for last two year. Initially my parents helped me to start this kind of business, and it is quite a long time, you know. I kind of like struggling with it quite, you know. That kind of make me feel I kind of make a change. Let it go, you know, just put it on one side first, and come to it, if I find right person to come along.

Q: According to what you said about someone else in charge of the management, and you just in charge of the creative bit, do you think you are better suite the career development?

R: Yes, definitely. Yes, (laugh)... (Q: have you thought it when you decided to become entrepreneurs?) Yes. (Q: So what made you to decide start a business instead of going for job?) I think I wanted the freedom, because I always being, kind of like freelance since I graduate. And I guessed, I wanted to maintain them, so ...Also because of my art, you never know what come along, you know, and you kind of like take that opportunity, when it came. So when you do a full-time job, it is lot harder. You do not have time, really. (Q: Even you got the money; you do not have the time to do that.) Yes, yes. So that make me think, kind of, you know, I want to do it as my own business, so I can take my time whenever I want, but that kind of like maybe too optimistic.

Q: Can I make a query, why do not you just take over your family business? Do you think you will succeed in running family business?

R: In the take away? (Q: Yes, or restaurant, or B&B hotel?) Because I have been doing it since age of 12, and it is such a long time, and I do not...I kind of feel I do not want my life rely on that. I do not want to rely on take away for rest of my life, you know. I want to do something more creative. So that is why I did not take on when my father...my father did not offer me, but my uncle did offer me to do going partnership with him. He were kind of set up the financial side, I will do kind of like be there and help him to develop the business. I just feel life is too short, you know, to do a job that you do not fully enjoy.

Q: You said your client do not feel confident with you do the job for on your own, why is it? Is this because you are disabled, or that you are new in this business?

R: Yes. I think it included all these aspects I guess. And also...I...I do not have business manner. I think there is certain manner, people kind of ...umm...like sale person would go out, and be able to communicate with clients, comfortable with be able to sell the idea on. I do not think I have that kind of ...maybe. (J: Could you give

me more examples?) umm...I mean, for example, if you are in the company, and I am a design person. And sale representative will go out to speak to the client, tell them how they can develop the website, and then they will come back to design team, and kind of like discuss with the design team. And the design team would kind of go out and look for certain tools to kind of fulfil the clients. But when you are the designer, and you have certain things you requested, and you have not had that experience. You kind of have that, need to go out and look for that, and that you are not able to show that confident. And that is one of the thing that it is good to have like sales representative. (J: Is this someone really good at negotiation, and bargain?) Yes, yes, yes. (J: And you are a designer, sometime you prefer to sacrifice your benefit for the art, and you do not want to compromise...) En...it is not just that. It is also...at that time, I was kind of mainly dealing with like the web-development client. You know, so, developing things for print is ok for me. We can just discuss the idea, and develop the website is actually complicating, because you kind need certain programming skill and marketing skill, things like that. I think for not having a team of people that is the disadvantage. (J: So you do it on your own, and some part you are very skilful, when client talked about their requirement, you kind not quite understand each other, Is it what you mean by then?) Yes, yes.

Q: Now, I would like to talk about the financing parts. Except for the grant, do you ask the bank to loan your money? (Finance)

R: No. (Q: Can I ask why?) Because I could face the business plan...(laugh) ...(Q: Hahaha, you have not draft any business loan?) Because of developing this project, I have borrowed some money from family. So I feel I need to put this on side, I paid back before I made any further decision.... I have like rough draft, but you know being the bank, they are very business oriented. They kind of have it looked, and have to work it in business way, and I was not feeling confident enough to kind of apply for it. And also I do not have the business skill to write a business plan convincingly, you know to a bank. Because that is the skill on their own, is it? I have like rough draft, but you know being the bank, they are very business oriented. They kind of have it looked, and have to work it in business way, and I was not feeling confident enough to kind of apply for it. Also, I do not have that much business skill to write a business plan convincingly, you know to a bank. Because that is the skill on their own, is it?

And I am also doing the full-time job at the moment to actually kind of having basic income. Because of developing this project, I have my savings fund and I have also borrowed some money from family member.

Q: Sounds great? Any other experience?

R : Well, well, well.. at the initial time I borrowed some money from one of my friends, after 6 months I repaid the full and returned the money.

Q: According to that, why do not go to any business or management training, like some institutions might help you to develop the business plan?

R: Well, at first I did kind of tried with LCD and then Business Link, erm... ..what happened? Erm...they only be able to give me kind of like small session of filing, they

cannot help me to write through the whole business plan, they can only give me a guide line to write. You have to kind of write by yourself. And also You have to come out the idea of how to do it in details. They only kind of give you the template to kind of follow through to do it. (q: But you are not confident with this kind of plan to apply for loan?) Yes, yes. And also, I am thinking about the time you write about the proposal to the bank, you can probably go out and earn that money...hahaha. (Q: ...Yes, that is realistic.) I have taken a session from LCD at London office how to build a small business and availability of finance, that session was very helpful. And I developed my business plan and forwarded, but it is not easy, I know lots of people spent such a long time on the business plan, and end up not be able to get a loan from it. And also I was considering the interest rate on it as well. (q: Do you think the interest rate is relatively high for small business?) As far as I know, it is enough, really. (q: Have you talked to your personal bank manager about the business plan?) No. I believed it was not strong case for business proposal. So, despite the grant, and money borrowed from my family, I do not look for other source of financing. Just to put my own saving into the business, I did put in quite bit amount my saving.

Q: Okay, I wonder if you have close connections with disabled community or any attitude?

R: Erm...quite close, I am in touch with many family, they are mostly are Business Link members or LCD. And I also have contacted with Manchester chamber of commerce, Manchester art society. General attitudes to disability are definitely getting better towards those with milder disabilities, but not for those with more severe ones ... people are generally accepting but not always ... these changes are so slow to happen.

Q: Do they have any institutional influence to your business? (e.g. support service provider)

R: Actually, LCD, they gave me some business support as means of guidance and information. Again, it is all kind of giving you template, and you still you have to do it on yourself, as they just give you guide line really. (q: Are they offering you information on someone who you might want to speak to, or any source you might want to get access?) They actually helped me to apply for some funding. So that was quite good.

Q: How do you maintain this relationship with LCD, or any other kind of connection with disabled community support service? In what ways?

R: I assume that LCD know me as artist first. And they helped me, and support me try to develop this idea. So apart from the business side, we still have other connection, you know like. Because they often kind like need artist to help them to develop some ideas, so that is why I am coming, and that is how I maintain our relationship. (q: Do you think that put effort on the network is good for the business?) I think it is good. (q: Do you think it is a major part?) I think in business it is. Because you do need kind of like, never know you happen to do in the right place, in right place, you meet people need your service, and then you have the business.

Q: Besides that, do you have any other connection with other networks, or disability associations?

R: Ermm...(q: Like previously, you talked about the Open source as your working partner, some other networks like that?) If you talked about art, then still lot of network through people I know from the galleries and that I worked with from past. Art society. We still kind of sending newsletter, or they still have my contact details. If they need my service, they would contact me. But for the business side, I think I kind of make more effort in the art side than business side. (q: But when you are doing the business, do you force yourself to take on the network?) Yes, do go to the event like...like Unlimited, they have the event set up, you know, that training day for us to meet up. And I do go, you know it might help to find business, or...ermm...(q: Do you enjoy it? Or you do it because you have to?) Not really, I enjoy talking...en...like exchanging ideas of the directory, see if people might be interesting in it. But discuss a business, because I am not really a business minded person, so I found sometimes it is a bit like kind cold.

Q: Could you explain more about this feeling 'cold'?

R: Erm...it depends how you going to look at it, if you looked at it ...for example, oh, this person needed website, need kind of like approach them...I do not know, I do not know, (q: So it is kind like...) So it is kind like it is kind of hard selling. That is why I feel it is slightly cold. But I think may be it is my own wrong perception of things, maybe I think of it as kind of service for people. I have the skill, I kind be able to help them to do it. I might have felt it different on...(Q: Do you feel like you approach this person with certain purpose, and it make you feel uncomfortable?) Yes, that is probably why, yes. You mean refuse behavior in this way. Yes, maybe, yes.

Q: Is your family or any involved in giving advice on your business?

R: I do design for some of my relatives as well. Design works for them like take-away, or the restaurant, hotel they want menu, I do design them for them. (q: In what ways, could you give me some examples?) Well, I guess you probably interested on how they rely on my performance being a disabled , because I have got soft support them. But I would say from my experience, I am a professional, when I do my work for them I have some fixed cost and price and they agree or sometime bargain, which is really in a professional way, and I do enjoy the business bargaining. So there is nothing to do from my family or relatives, and why should I involve them? sometimes I used to do long meeting with my customers at my office , they discuss and show me their needs, how they want to see their design, actually I want to make them comfortable in the ways that they can rely on me. I honestly try to do my work in professional way and I want to ensure them my highest professionalism. (q: When you had met difficulties in doing business, did you talk to them; were they offering you valuable advice?) No, I think maybe it is the nature of the business a bit difference as well. They do not really know the part you were working on. My husband is really busy in his own work, he sometimes share and help documentation but not that much I really dependent on him.

Q: There is a question that you have worked in hotel and restaurant, and certain hotel management business, and you have experience in the IT, advertizing and technology-based businesses, do you find any major difference? How you see this as a disabled business owner?

R: At lease the nature of the business is different. I think also with ...you know on the restaurant side, being like in front of client, you have to have certain manner. Its not like you have disability problem which is affecting the behaviour. You have to kind of like being speaking to the customers in a better way, which do have some similarity with me kind like speak to my client about the website. It helps how you know your clients. So in the terms of difference is nothing. The important thing is how you manage and operate business manner. As a disabled I found it's simple. My disability problem has not affected in any of those business. I used to work in the chair. Yes, because I have mobility problem I might have a little difficulty to meet outside people for any business meeting or advert meeting, then I need to arrange many things, arranging vehicles, because I don't drive. But as a graphic designer I maintain my flexible working hours and I do enjoy. But in the hotel or restaurant you have to maintain fixed hours. So time management is the difference. (q: Is there anything that is important to one business but not or less important to another?) With this kind of computer-based business, doing design, you are less physically demanding. But in a food service you have to maintain many thing hands on, physical work.

Q: In terms of the profit, which on is more profitable. (Perception of business)

R: I mean for take-away and restaurant, definitely a better business. Because there are lots of people need food, which is the basic need will go to the restaurant a lot. It is more than people wanted the website developing. And the customer is different; there is different type of customers. The catering is kind of serving general public, but doing the website, you kind of doing it for business, so it is like two different sphere. I feel so. And for the web designing you have to be competitive and dynamic for coping new techno, software and market demand. (q: In terms of skills required in these two businesses?) In general they are similar, they are quite similar, you know, if you employ someone in the catering, they still have to sort of like do all the jobs, like cook, prepare, and serve the customers. And that is very easy. But to see website, you still need kind like talked to the customers. You still have to have the skills to develop the website. You still have to come with the thing that the client wants. I think they are quite similar. Also it is like in the take-away, you have quite skilful chef. And as a designer you know, or web-developer, you know you need very well trained, and very skilful as well, so that is very similar. (Q: Just different skills.) Yes, different skills.

Q: Do you think the web-design business is good for disabled?

R: I think so, but depends on what type of disability a person have got. For me it is absolutely ok for me. With technology and website, which developed so quickly. Even with just software, you need to keep updating, need to know the latest version. So that is quite more demanding in that way. But also, on the differences, the customers going, the language side is not very important. If you do not have person on the count who speaks well, as a disabled, they can still take the order and take the

money, than the job is done. But you can not have that with someone who wants website developing. You cannot have that with some who have language barrier. Because there is lots of writing and vote. (Q : So you should have the capability of learning and delivering what you learnt to the practice.) Yes, definitely.

Q: What are the resources, do you think is important into business?

R: Being a disabled I think is an advantage for the directory and Indian directory. I can speak French, Hindi, Urdu and I can speak English, I born here so English is my native language. But for web-designer, for...erm...depends on your client, if I kind like having English or French clients. I am not sure, I think that would be more disadvantages, because still there is certain level of needs and demands...I do not know how to put, you are being Asian, and everything, the cultural side, the language side, and everything have to communicate quite well with certain types of clients. (q: Not all, could you give me some examples for the differences between these two types of clients?) well, suppose ...the Asian customers I have they kind of like more restaurant and take-away or other home service based, and the non-Asian side is more like different variety of business I am dealing with, so...with other side, because I am growing up in the certain culture from the family and restaurant and catering, I know what they kind of want. Culturally known to me. That side is my great advantage, but when I talked to a non-Asian, I need to understand their business a bit more as well. That is also a bit disadvantage.

Q: Have you considered starting up different business, any different idea?

R: You mean in the future? (Q: In the future, or very near future) Ok. So far, no, no, I feel like not dealing with business for a while. I suppose you know like, I have been trying to do it for a few years. And it has not been very successful. I am not quite happy with business side of the thing, you know. But business has got ups and downs. Still I have and I believe I have my quality and keen interest to do this designing business. I am confident about it, so.....so, in near future I don't see that I will be dynamic and change my track.

Q: We are nearly finishing our conversation so, what will be the major problem in your business?

R: Yes, because I do not have suitable partners, or I am less skilled in computer programming, and financial issues. All three are current problems. All three is the major issue. (q: Is there anything else?) Isolation, I think, you know like being on your own. Doing working on your own is not huge problem if I am doing art you know, which I still go to community and talked to people. For business side, I felt quite dry and kind like with business development, so it quite feel isolated. All business is like too cold for me.

Q: what could make a disabled person successful business woman or entrepreneur?

R: Truly, you have to be passionate about your success. And to me success depends on how you define your success. For me, success means recognition by the clients, meet customer satisfactions and good and positive relation with social and business networks. In addition you need proper human resources. Financing is

another important thing. You need to have your financial ability very strong or at working level. Like you want to purchase some new soft wares or any modernization of your business, so you need experts or to carry or training which costs money. I would say, sound financial ability, good size of customers and hard work gives you the business success. And also you need good marketing of your business. (q: so you are managing almost an advertising firm, so you know the secrets of marketing) well, marketing and advertizing is not the same thing. When I was in training programme (LCD) I came across the information that marketing depends on 4 p's. place, promotion, price, people.. and the advertising is different. You could just open your product your service and its market choice whether they will take or refuse your product or service. Mine is service firm, I need to contact frequently to get into the new contracts, and it is not the easy job. There are competitions. So all of these are the key to success, no matter whether you are able bodied or disabled! Those all above I would suggest for any disabled entrepreneurs who wish to start their business and want to see the success.

Q: Do you have anything else want to share with me today?

R: I think I nearly told you everything and feeling great for sharing my true perception and beliefs.

Q: Thanks very much, it has been pleasure to interview about my research project.

R: You are welcome. Good luck to your study and research.

13. Appendix 13: Coding structures

Code Structure			
Research project: Disabled Entrepreneurship (PhD)_Naheed Roni Date: 25 /01/2010 to 21/07/2012			
Basic Node	Tree-Node	Tree-Node	Remarks
GENERAL BUSINESS CHARACTERISTICS	Type		
	Size	Micro enterprise	
		Small enterprise	
		Medium enterprise	
	Nature	Home Based	
		Hobby based	
		Skilled based	
		Professional	
		Life-style based	
		Family based	
		Previous employment	
	Ownership	Family inheritance	
		Vocational inheritance	
		Entrepreneurial passion	
	Root	Family Business	
		New Business	
	Staff		
	Employee		
	Customers		
	Target market		
	Location		
	Industry sector		
BUSINESS EXPERIENCES			
	Environment		
	Family Initiative ness		
	Opportunity		
	Support		
	Struggle	Insecurity	
		Collateral	
		Interaction with Disability	
		Racism	
		Discrimination	
		Lack of customer	
		Competition	

	Support Services	Regular interaction	
		Weak interaction	
		No interaction	
WORK-DISABILITY INTERFACE			
	Confidence		
	Desire of Professional identity		
	Economic Empowerment		
	Independence		
	Commitment		
	Timeliness		
	Ambitious		
	Persistence		
	Perseverance		
	Determination		
	Innovativeness		
	Management Quality		
	Innovativeness		
	Optimist		
	Creativeness		
	Enjoy		
	Recognition		
	Proud feelings		
	Understanding the Quality of life		
	Independent work ability		
	Business decision making		
DISABILITY	Physical		
	Cognitive		
	Sensory		
	Social Model of Disability	Positive social attitude	
		Negative social attitude	
	Time of disability	By born	
		By accident	
HUMAN CAPITAL			
	Age		
	Gender		
	Religion		
	Education		
	Marital Status		
	Ethnicity		
	Family class		
	Area/Location	Advantage	
		Disadvantage	

	Flexible working hours		
	Immigrant		
	Non-native (UK)		
	Employment Experience	Family business	
		Family Employment	
		Previous paid job	
		Direct self-employment	
SOCIAL CAPITAL			
	Ties	Strong ties	
		Weak ties	
	Network		
	Association		
	Social Support		
	Service providers		
	Trust		
	Family life		
	Social group		
	Community		
	Relationship		
	Immigrant		
	Parental business		
	Meeting		
FINANCIAL CAPITAL			
	Family members		
	Personal savings		
	Commercial Bank		
	Grants (non-bank)		
	Awards		
	CDFI loans		
	Support Agencies		
PROBLEMS & BARRIERS			
	Prejudice		
	Decision making		
	Lack of network		
	Absence of network		
	Lack of communication		
	Discrimination		
	Stigma		
	Isolation		

	Logistical		
	Financial Support	Financial Institution	
	Competition	Same product & services	
	Marketing		
	Managerial Skills	Training	
	Misinformation		
	Business uncertainty		
	Economic recession		
	Unpredictability		
	Uncontrollable situation		
	Insecurity		
	Social perception		
FAMILY-DISABILITY INTERFACE			
	Vocational (employment) Inheritance		
	Financial Inheritance		
	Social Inheritance		
	Communication inheritance		
SSP LINK			
	Human capital skills	Within SSP assistance	
		No SSP assistance	
	Social Capital Skills	With SSP network	
		Without SSP network	
	Financial Capital	SSP advice	
		Not connected with SSP	

14. Appendix 14: Node from NVIVO

Nvivo

21/12/2012 14:49:16

Name	Nickname	Aggregat	User-Assigned Color
Node	(175)		
Nodes			
HUMAN CAPITAL		No	
FAMILY EMPLOYMENT		No	
Family Business		No	
Skill		No	
Education		No	
Innovation		No	
Flexible working Hours		No	
Innovative idea		No	
Marital Status		No	
Age		No	
Gender		No	
Ethnicity		No	
Family Class		No	
Job (Salary) Experiences		No	
Business (profit) Experiences		No	
SOCIAL CAPITAL		No	
network		No	
association		No	
SSP		No	
NONE		No	
Strong ties		No	
Weak ties		No	
Social Group or Community		No	
Special Interest Group		No	

Family engagement	No	
Emotional Ties	No	
Trust	No	
Node Structure		
Name	Nickname	Aggregat
Relational affect		No
FINANCIAL CAPITAL		No
Bank		No
other		No
family member		No
Personal Savings		No
GRANTS (NON bank)		No
CDFI Micro loan		No
PERSONA		No
Age Ethnicity Marital		No
BUSINESS CHARACTER		No
Nature		No
Size of the business		No
New Business		No
Staff & Employee		No
Customer market		No
Location		No
Industry sector		No
Home Based		No
Family Business		No
Life style Business		No
Ownership		No
BUSINESS EXPERIENCE		No
employment experience		No
business environment		No
Strategy		No

STRUGGLE	No	
ENJOY	No	
Insecurity	No	
Support Experience	No	
Family Initiabiveness	No	
OPPORTUNITY	No	

Node Structure

Name	Nickname	Aggregat	
disability interaction		No	
other experience		No	
Support service		No	
Strong relation		No	
Weak Relation		No	
No relation		No	
Start up experience		No	
Human Capital Experience		No	
Social capital experience		No	
Financial experience		No	
Cultural experience		No	
Racism experience		No	
Discrimination		No	
MOTIVATOR		No	
Recognition		No	
Professional Identity		No	
Need push-pull support		No	
WORK-LIFE BALANCE		No	
ATTRIBUTES		Yes	
Confidence		No	
Desire for professional Identity		No	
Independence		No	

Risk Taker	No	
Ambition	No	
Perseverance	No	
Persistence	No	
Initiativeness	No	
Determination	No	
Desire for economic independence	No	
Innovative	No	
Leadership Quality	No	
Timeliness	No	

Node Structure

Name	Nickname	Aggregat	
DISABILITY		No	
Type of Disability		No	
By born		No	
NOT by born (later in life)		No	
CULTURAL CAPITAL		No	
Immigrant		No	
Religion		No	
Parents in Business		No	
PROBLEM & BARRIER		No	
Uncertainty		No	
Lack of network		No	
Communication Problem		No	
Prejudices		No	
Discrimination		No	
Stigmas		No	
Isolation		No	
Logistical		No	
Lack of Networking		No	

Financial support	No	
Competition	No	
Marketing	No	
Management	No	
Misinformation	No	
Business Uncertainty	No	
Economic Recession	No	
Unexpected (uncontrollable) situation	No	
BUSINESS START UP_phase 1	No	
Proud feelings	No	
Support	No	
BUSINESS START UP _phase 2	No	
BUSINESS START UP-3	No	
BUSINESS- DISABILITY INTERFACE	No	

Node Structure

Name	Nickname	Aggregat
Competitive		No
Understanding the quality of life		No
PERCEPTION		No
Independent Business Owner		No
SOCIAL MODEL OF DISABILITY		No
Good experience		No
Bad experience		No
Business		No

Node Structure Report